

REVENUE GENERATING AND COST CUTTING METHODOLOGIES

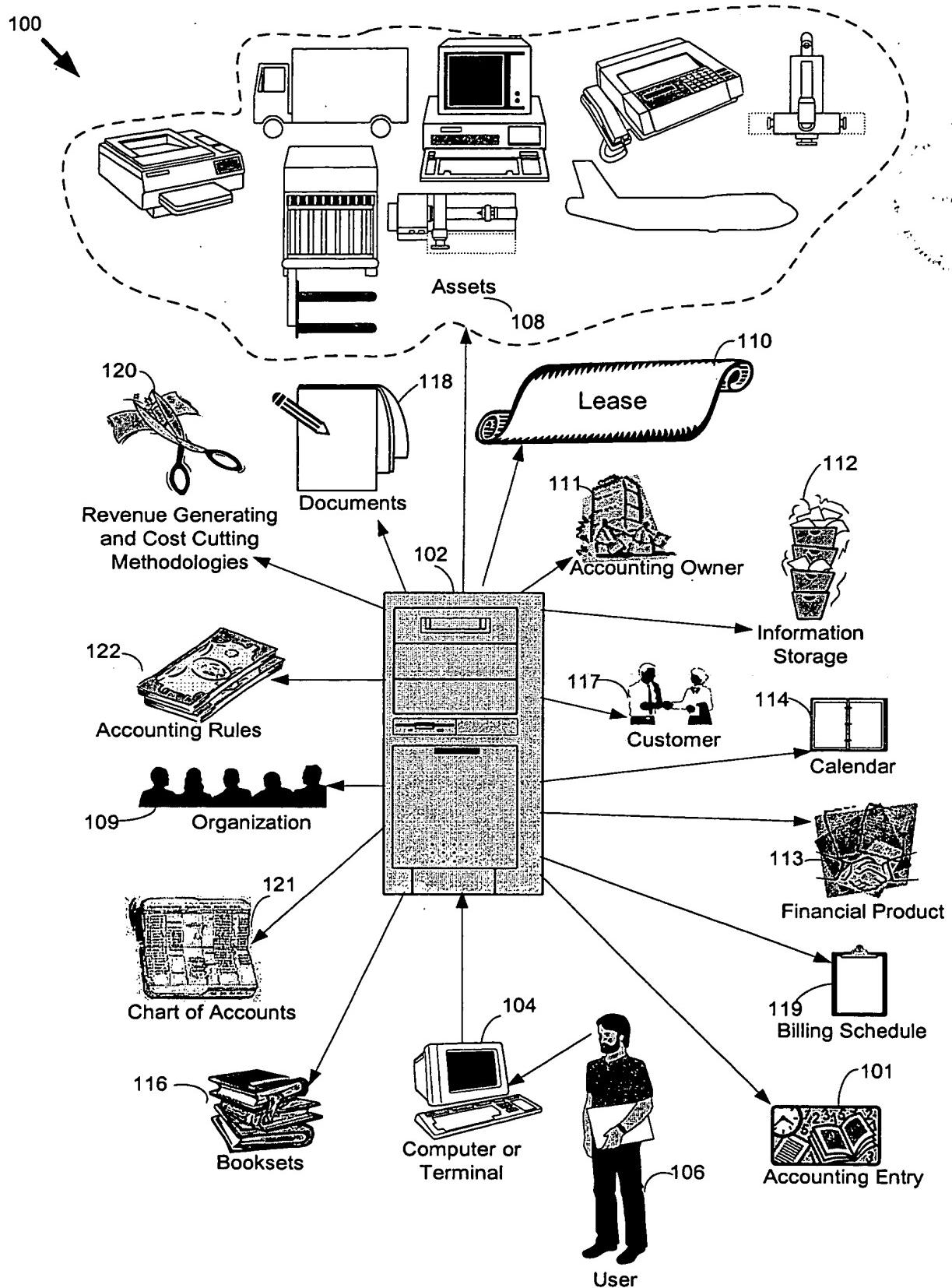


Fig. 1

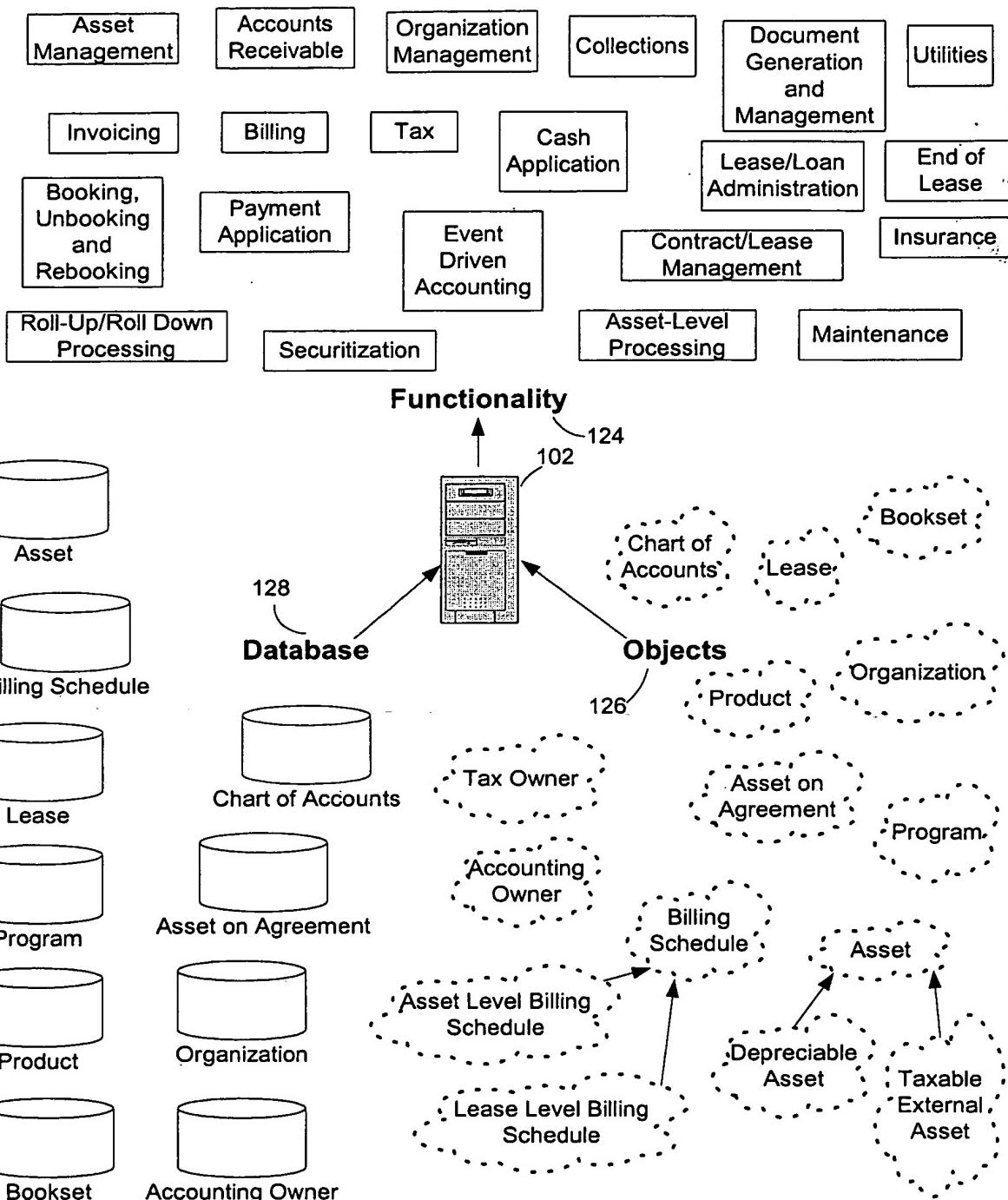


Fig. 2

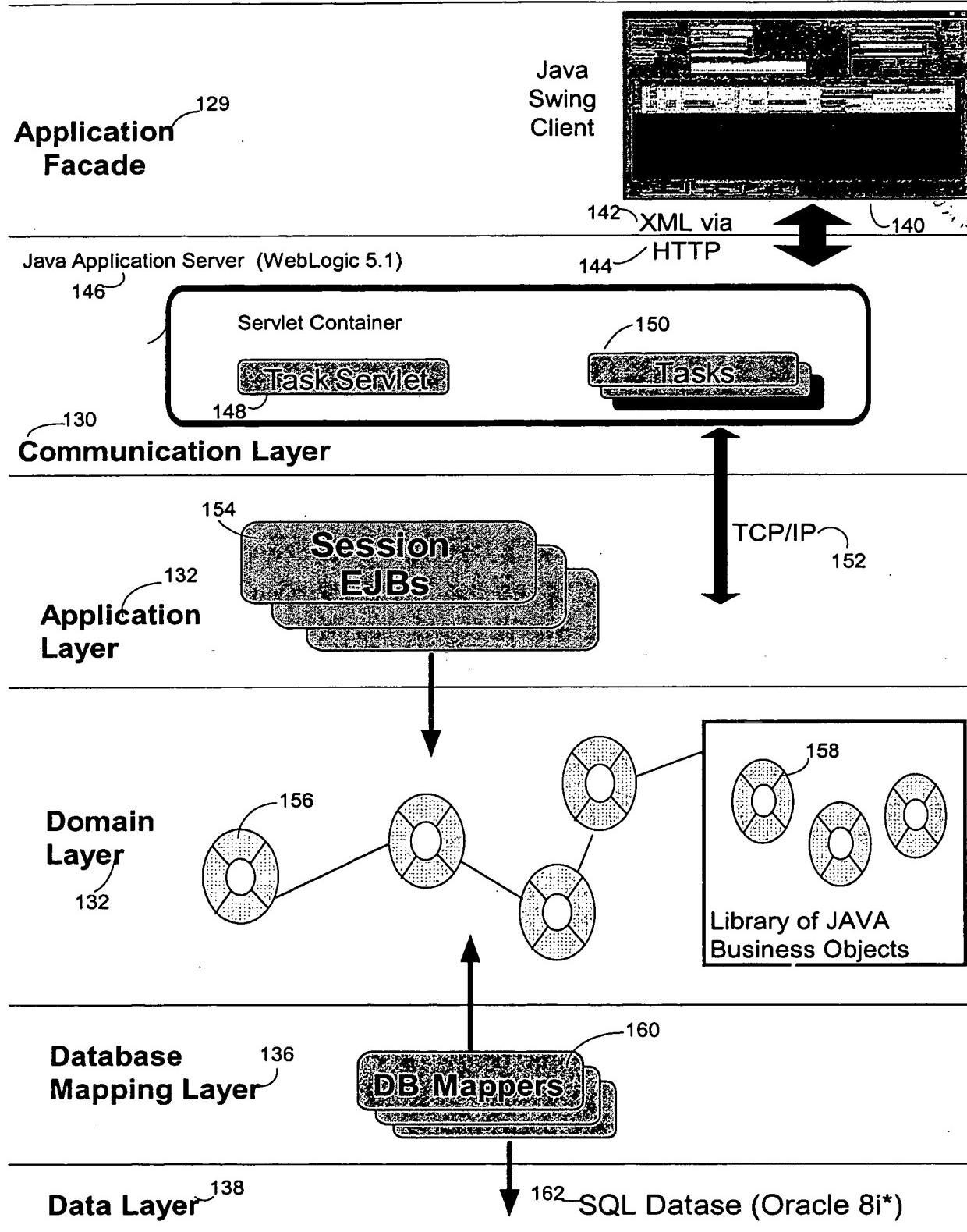


Fig. 3a

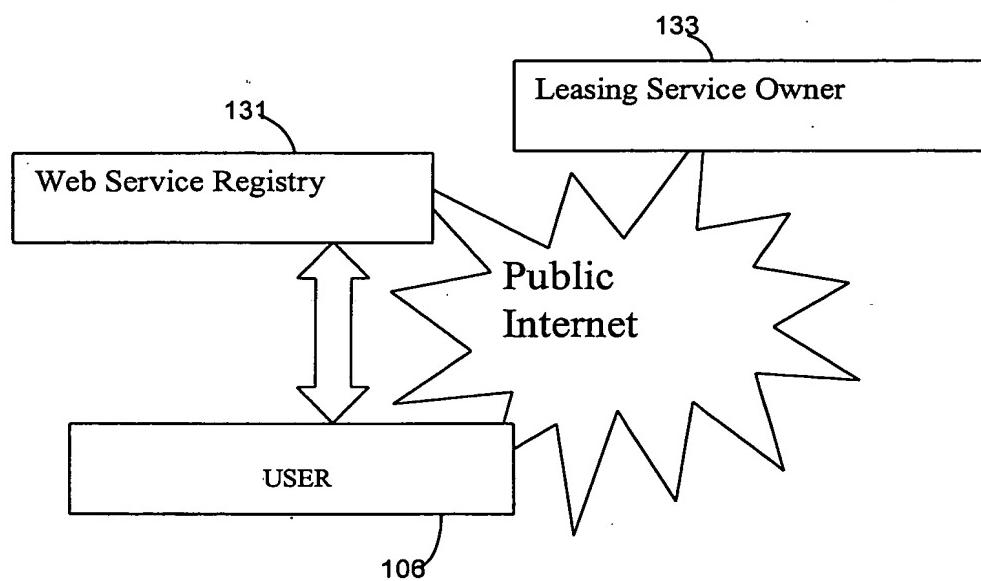
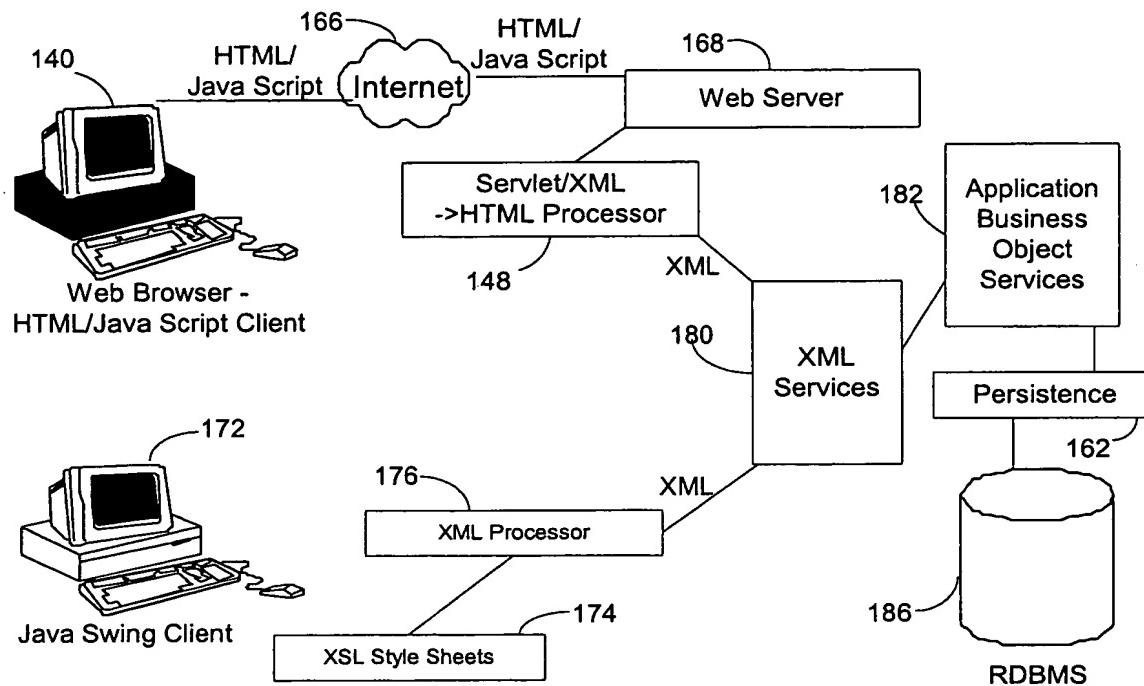
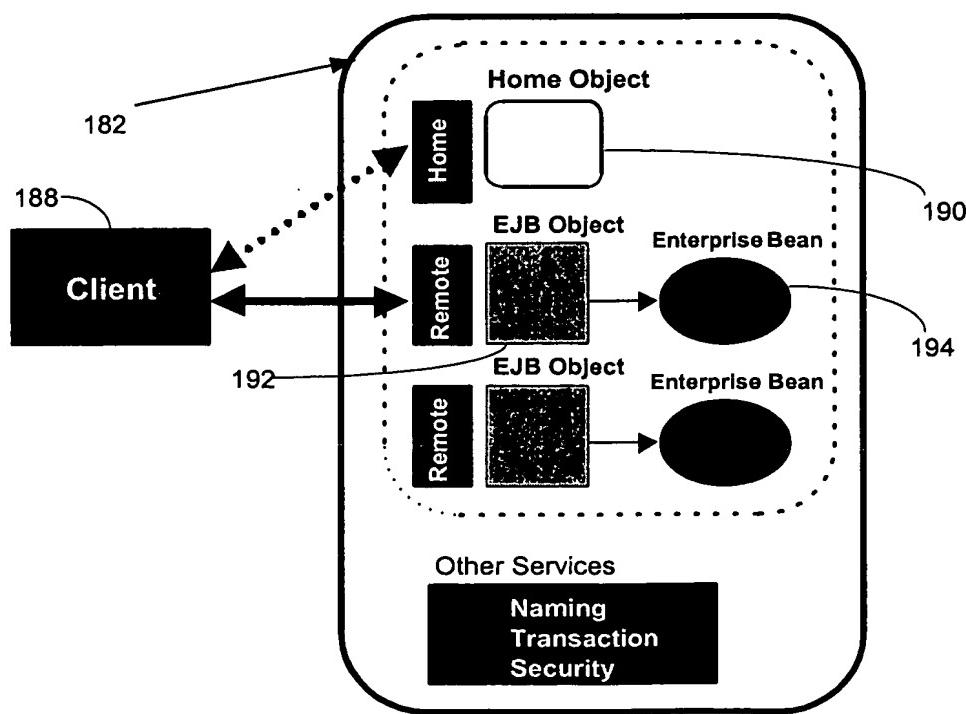


Fig. 3b

**Fig. 4****Fig. 5**

1967

<----Front End-----> <-----Lease Transaction Management----->

Originations System **and Accounting System**

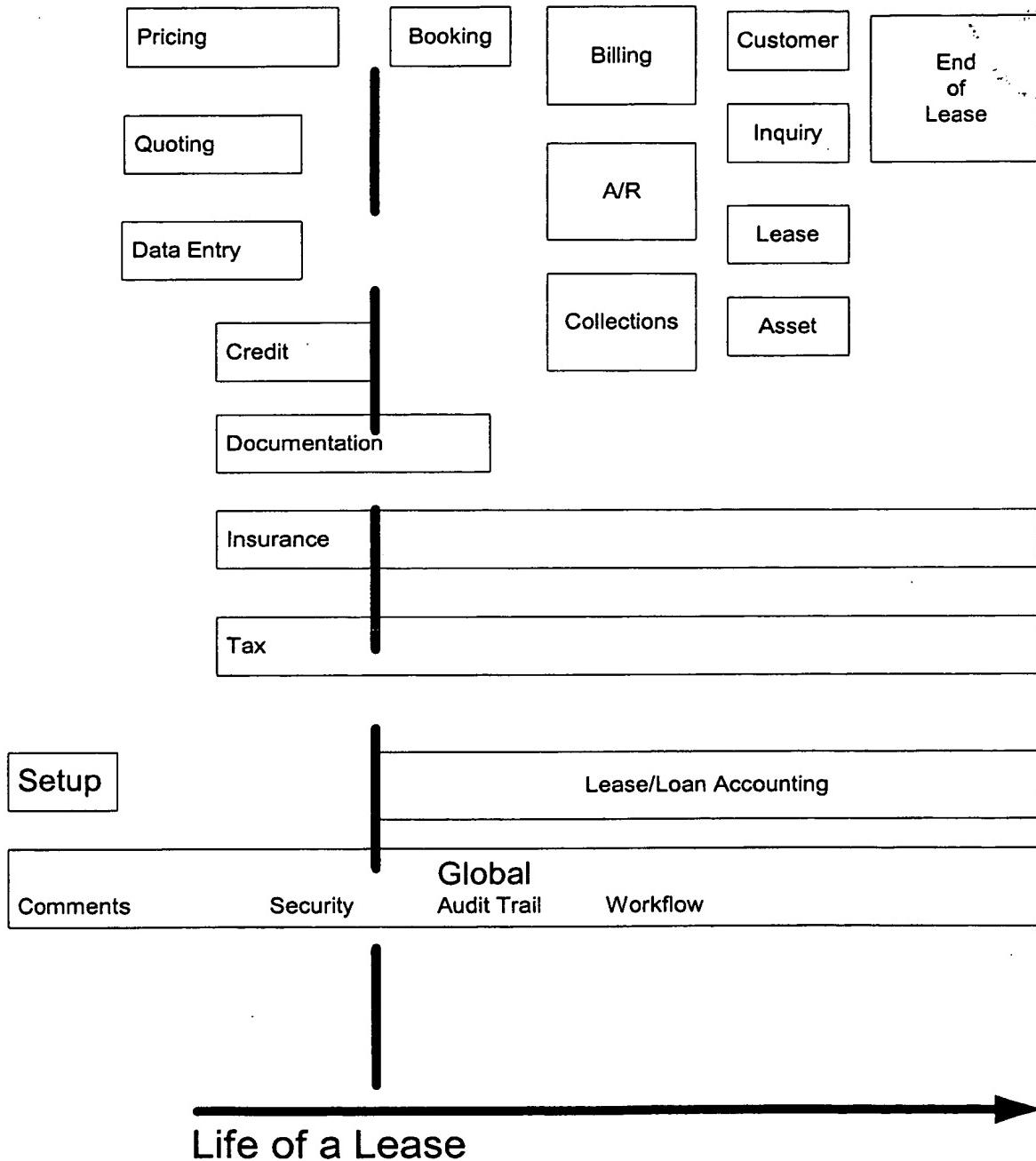
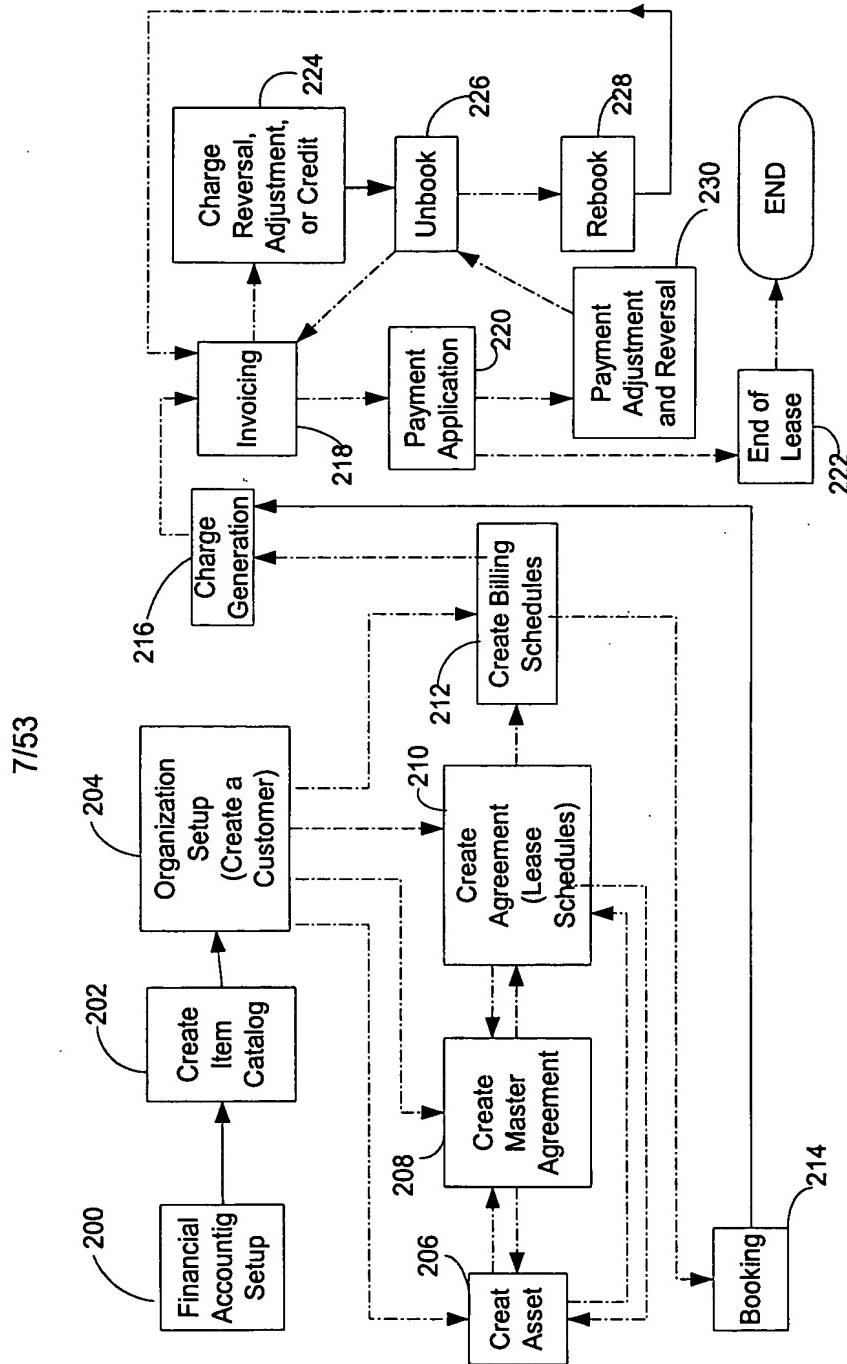


Fig. 6

Fig. 7



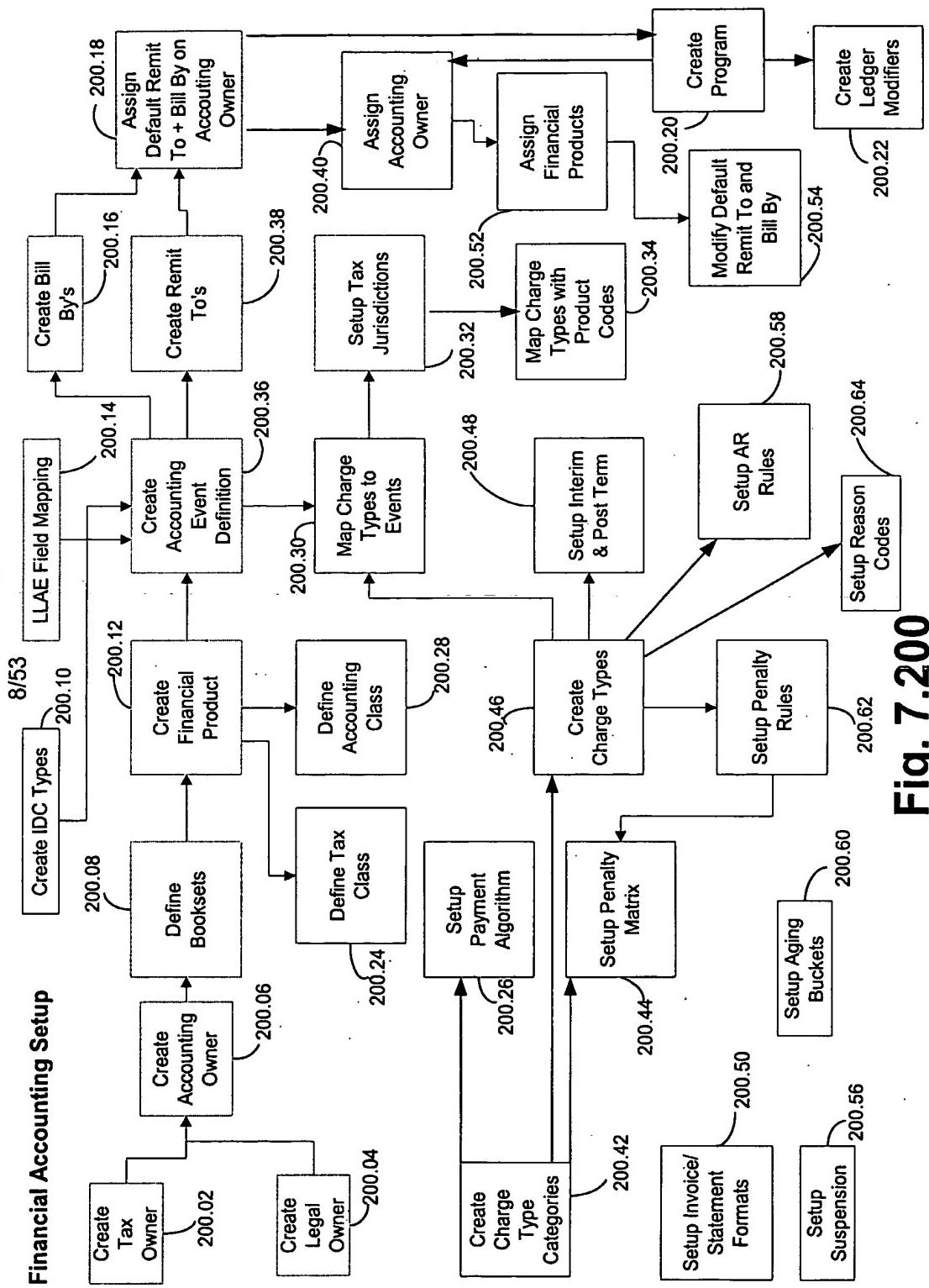
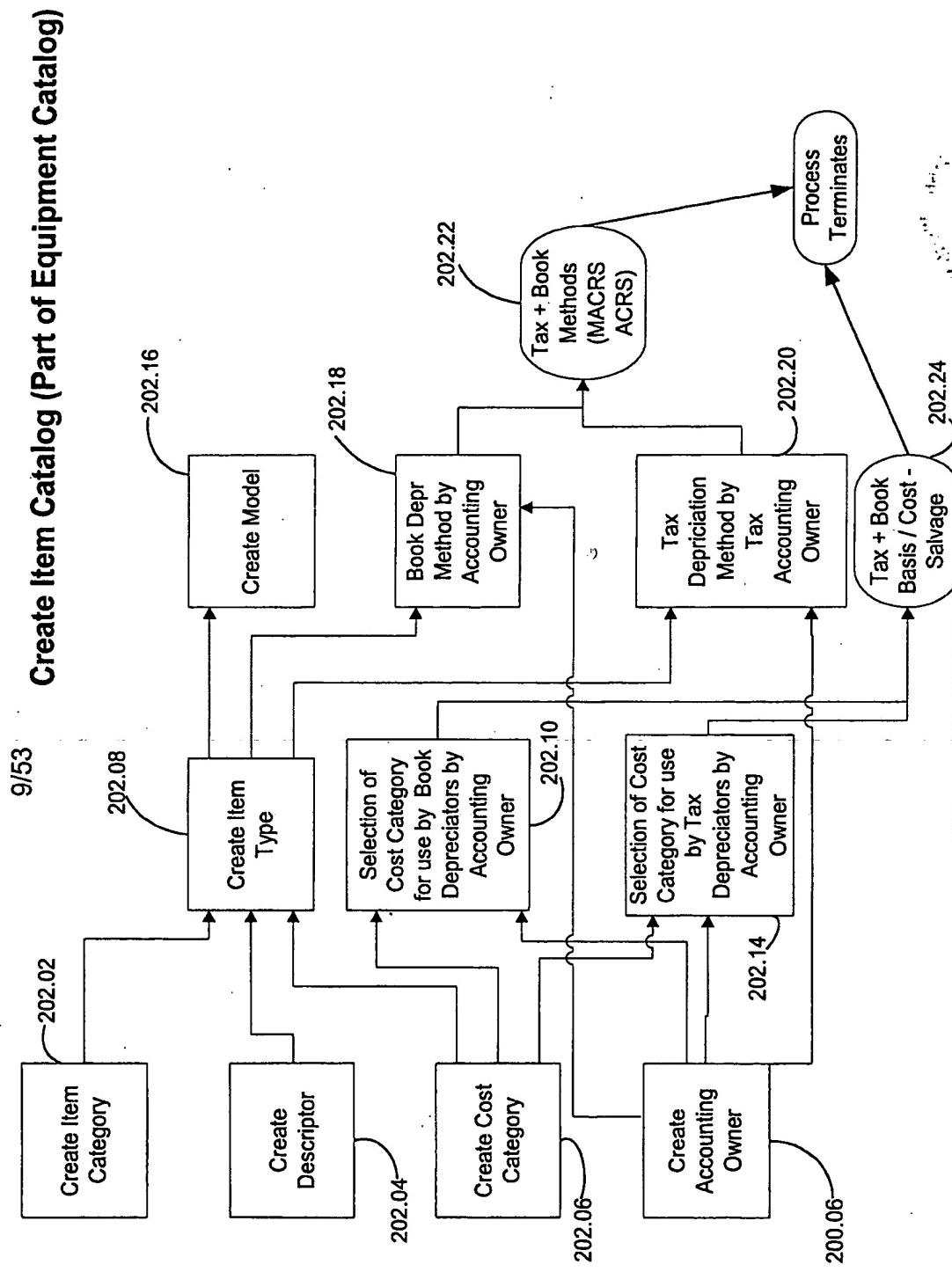


Fig. 7.200

Fig. 7.202



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Organization Setup (Create a Customer)

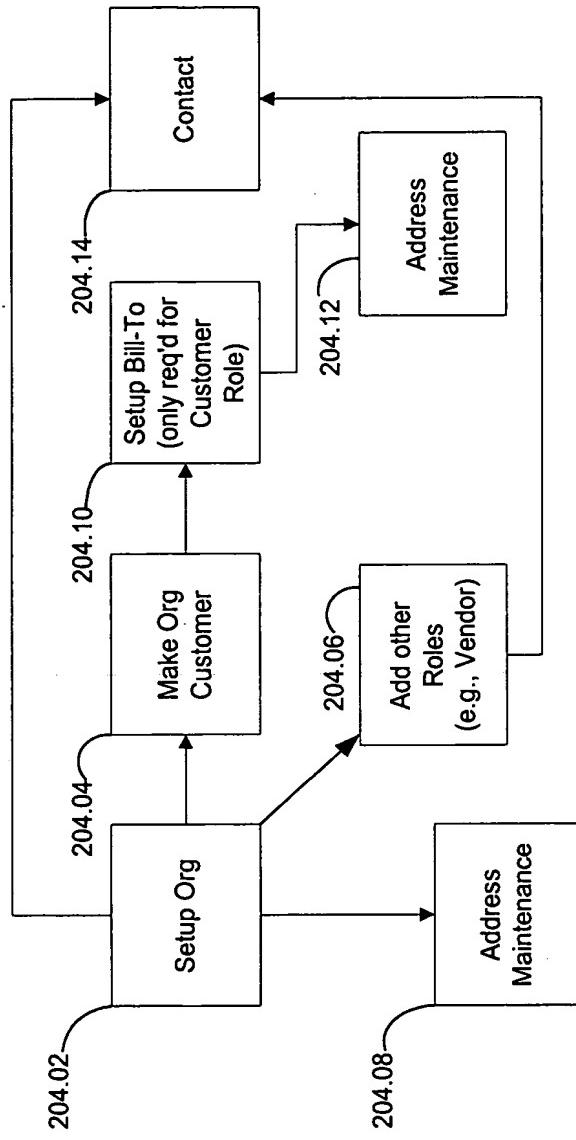
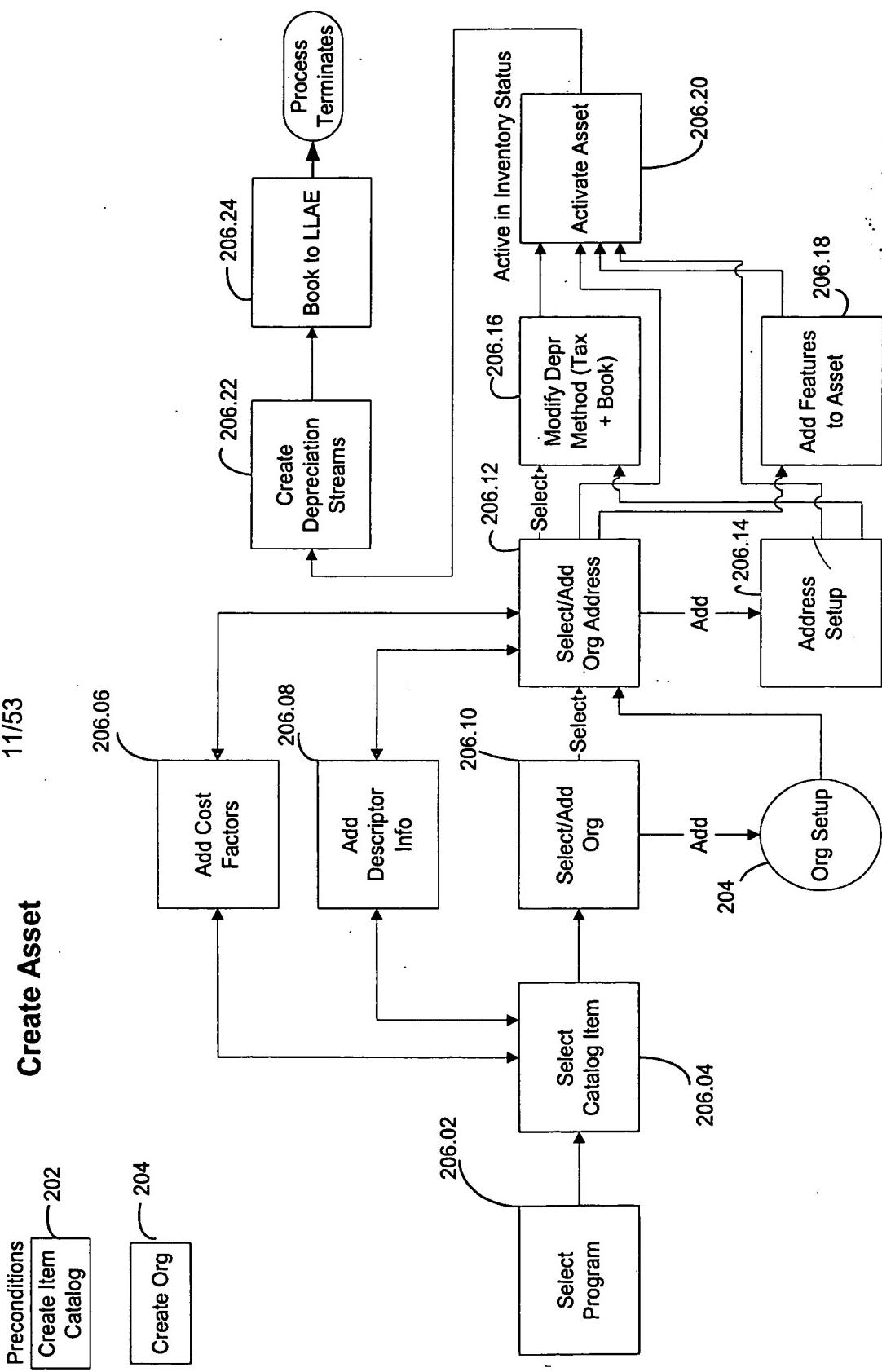


Fig. 7.204

Fig. 7.206



Create Master Agreement

Prerequisite:

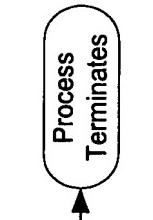
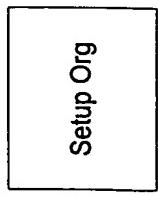


Fig. 7.208

Create Agreement (Lease Schedule)

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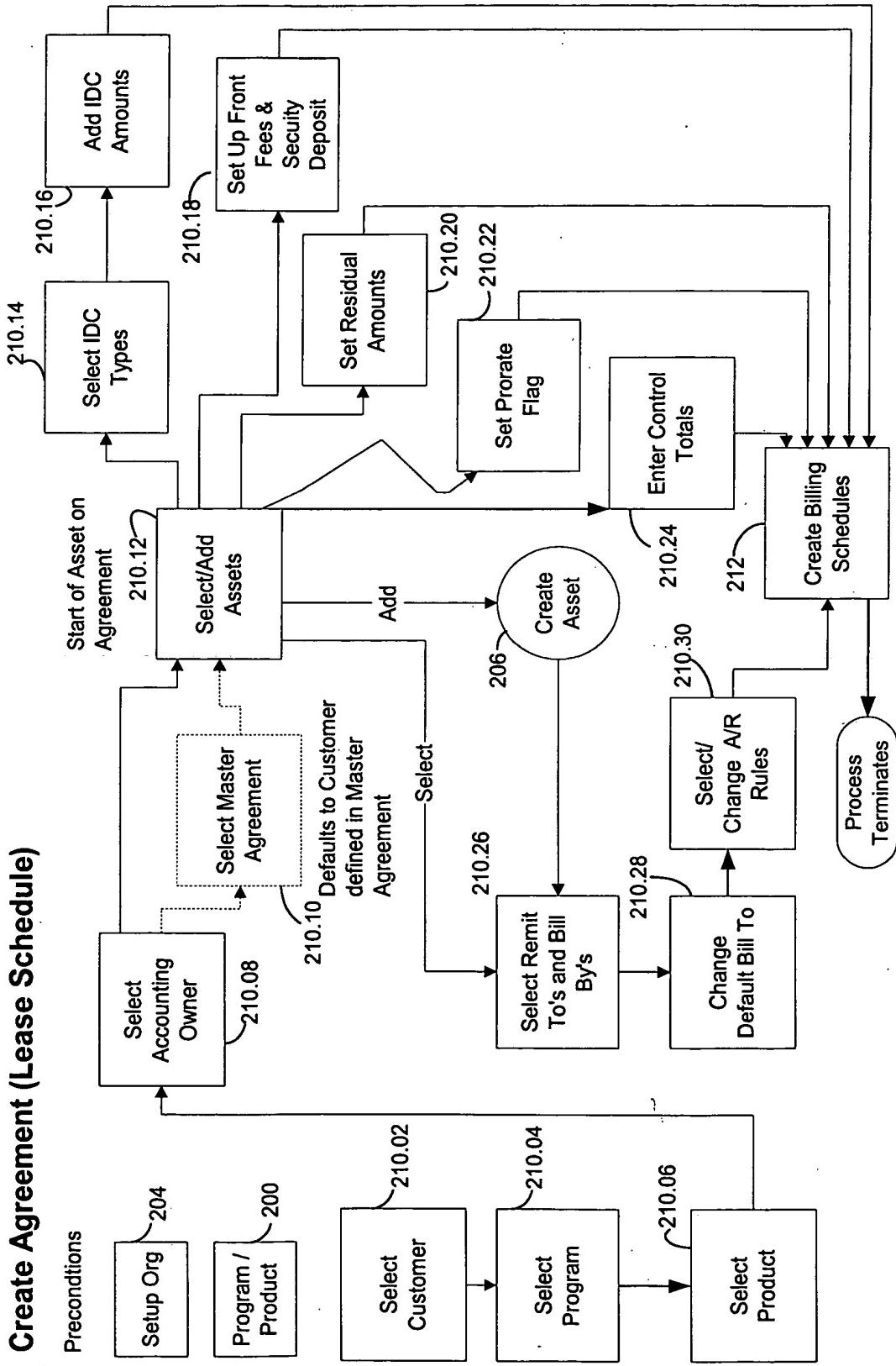


Fig. 7.210

Fig. 7.212

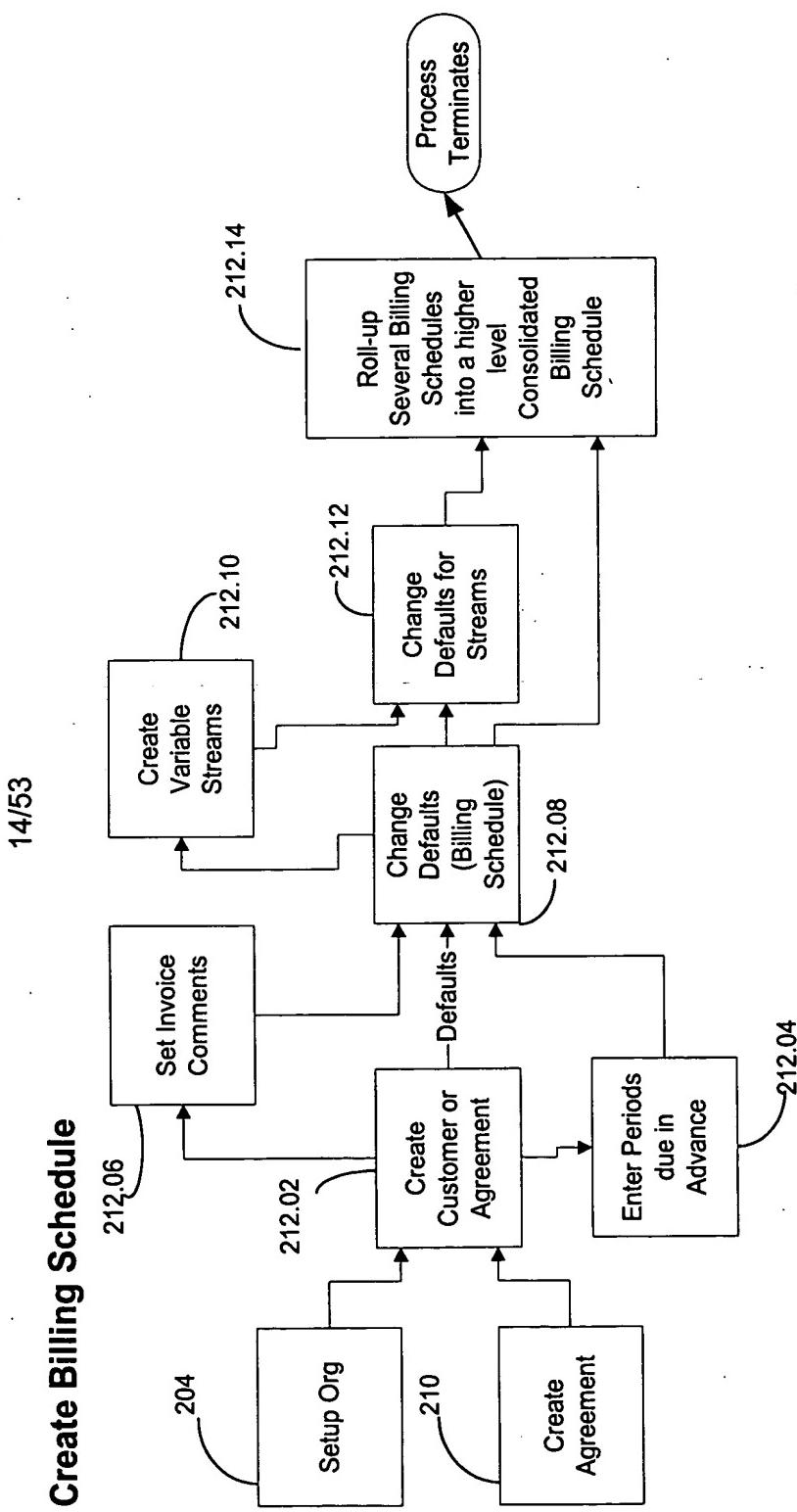
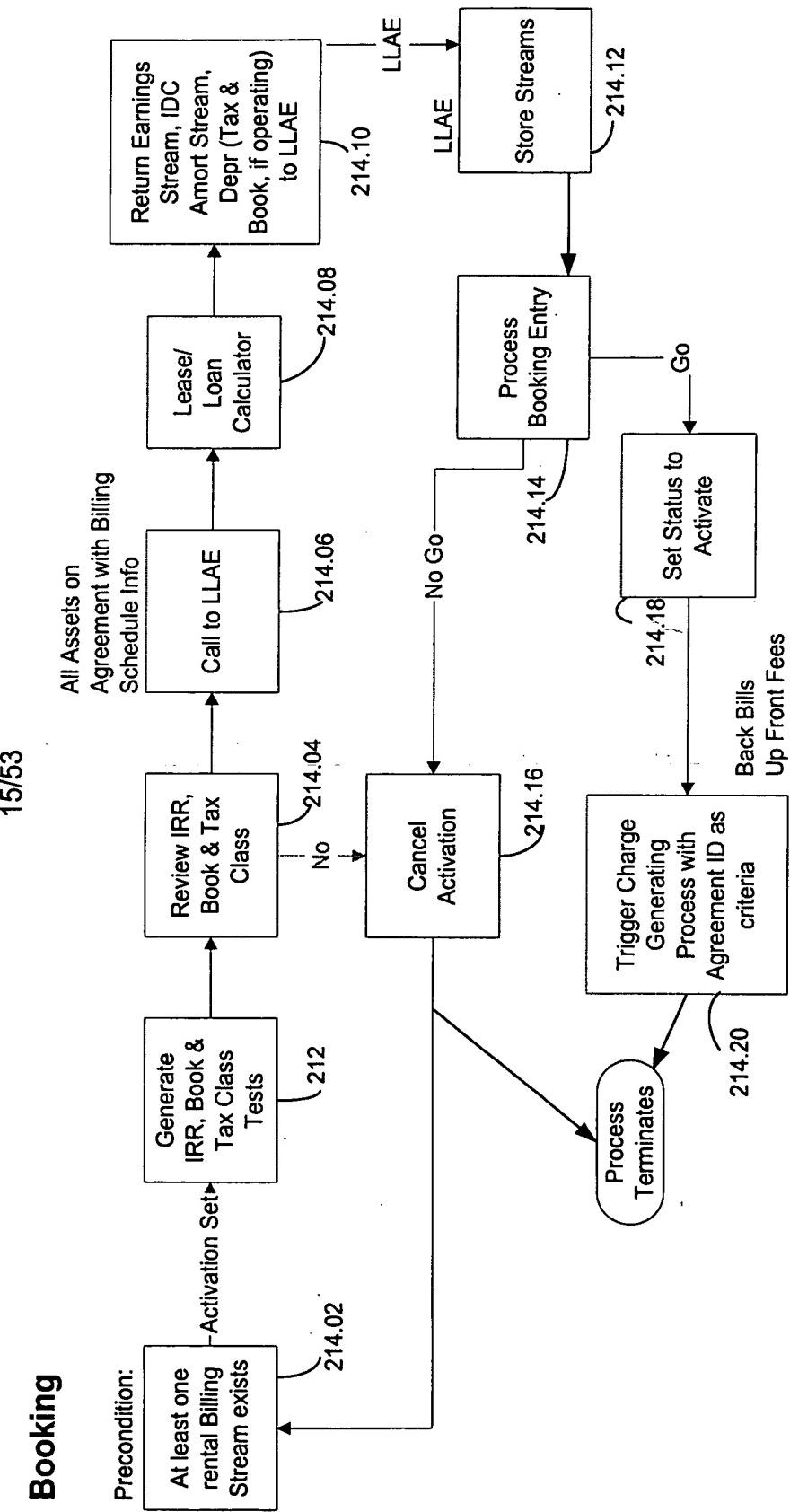


Fig. 7.214



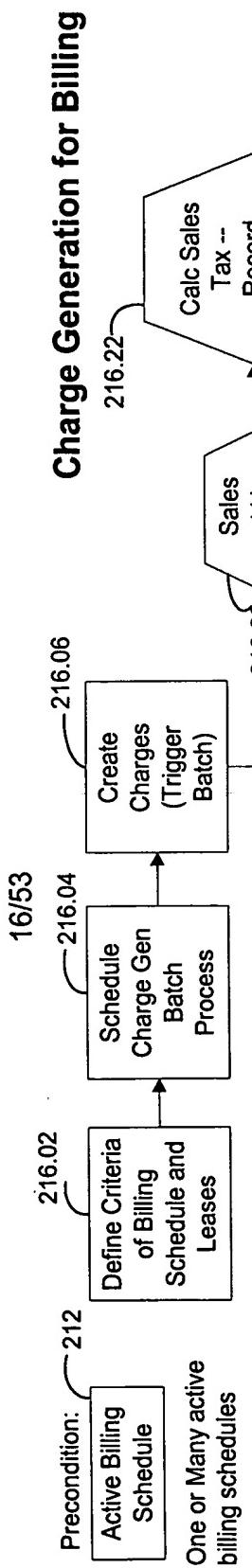
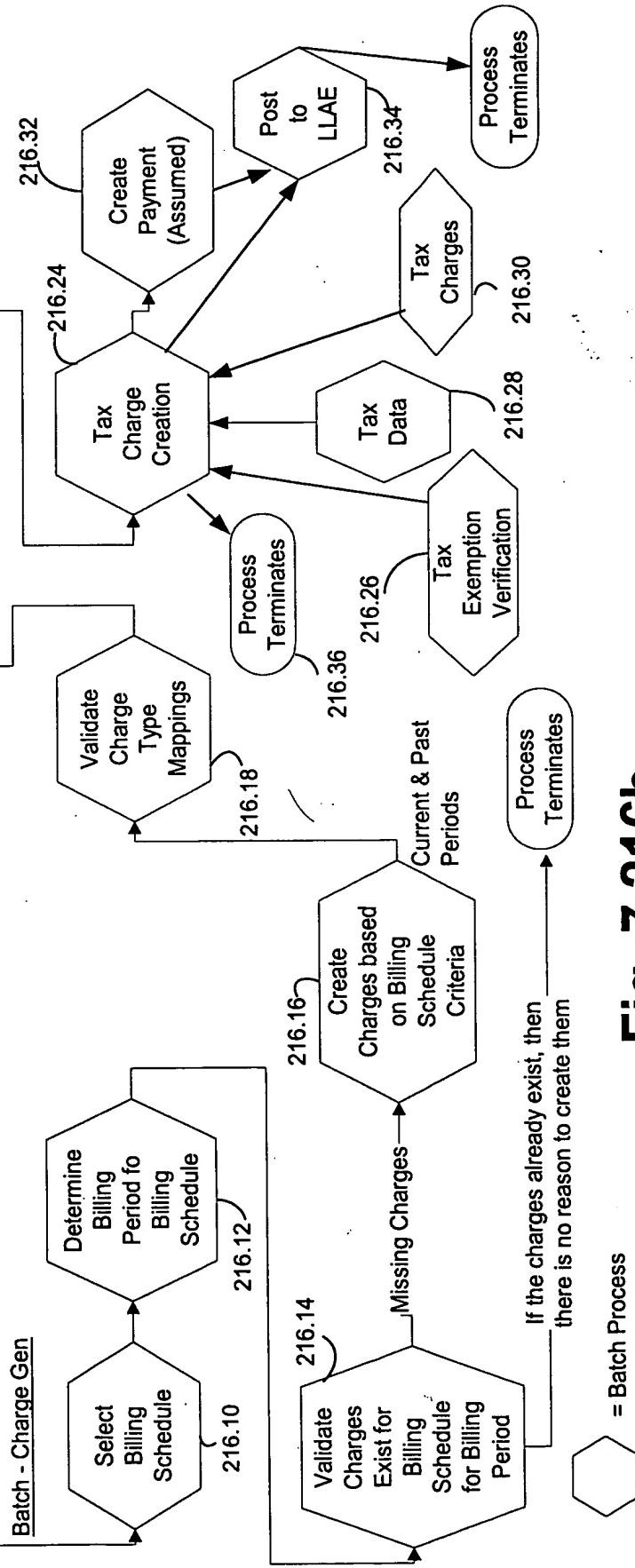


Fig. 7.216a



= Batch Process

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Manual Charge Creation

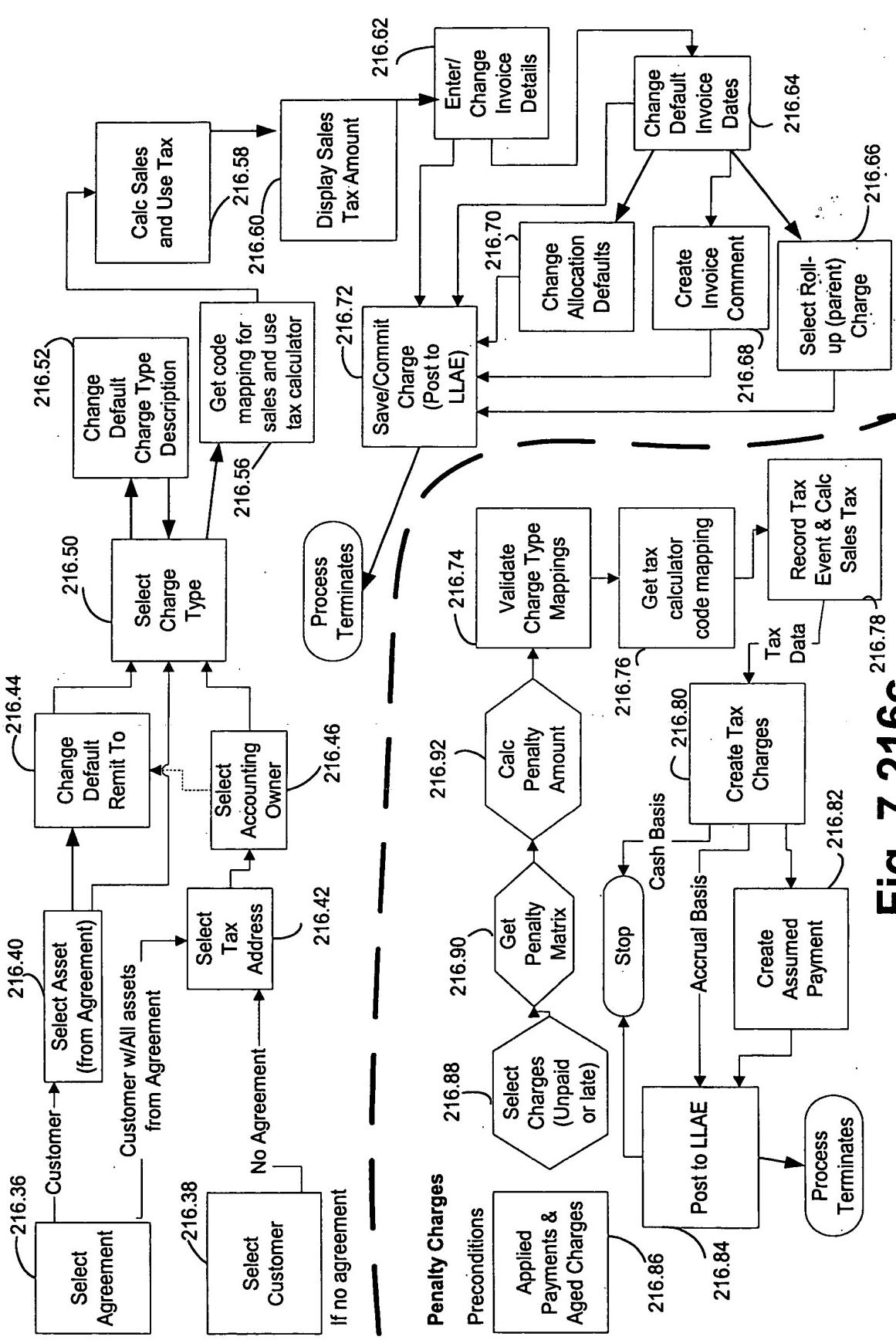


Fig. 7.216c

Import Charges

Pre Condition

Import file received

216.94

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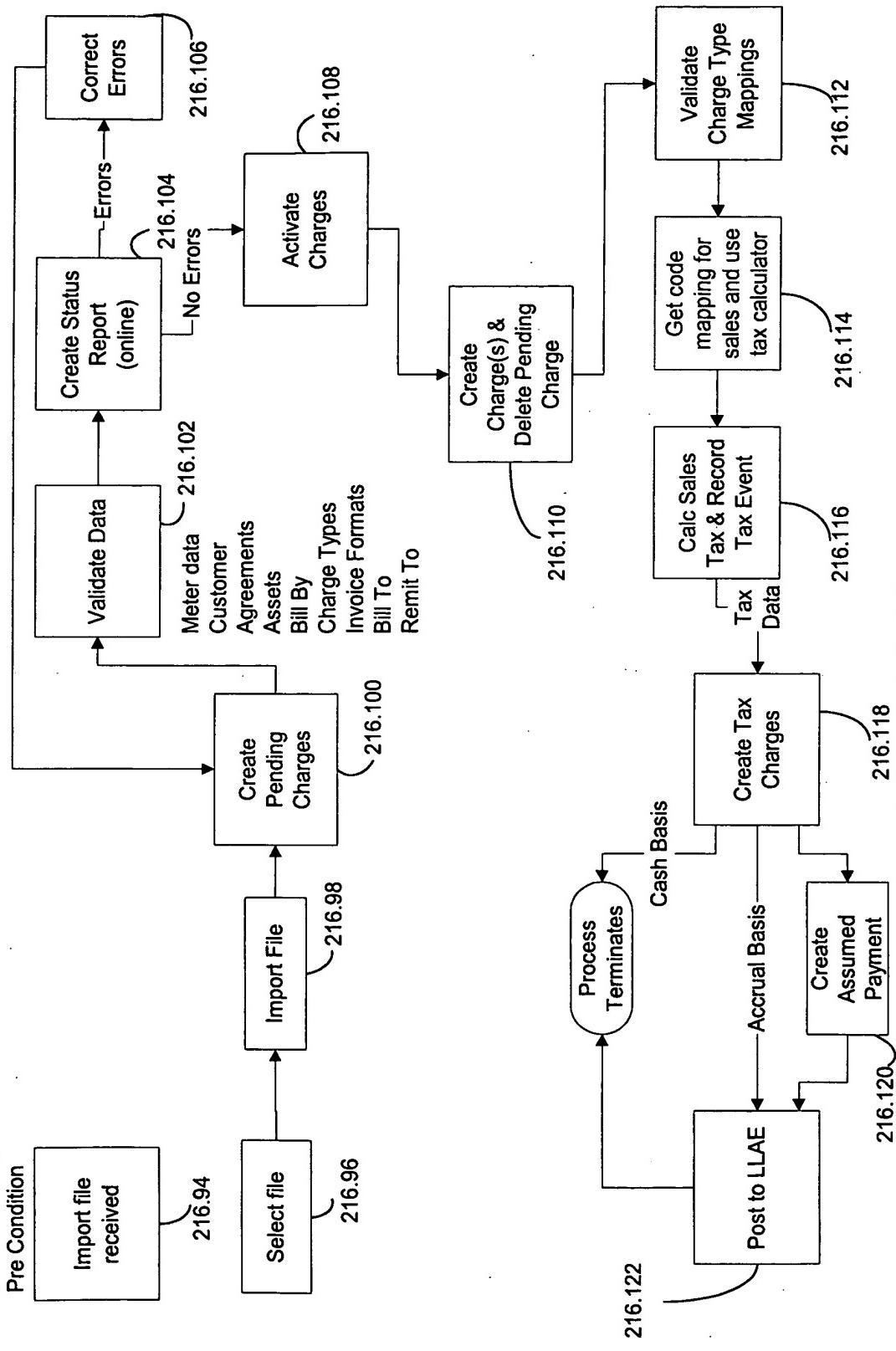


Fig. 7.216d

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Invoicing

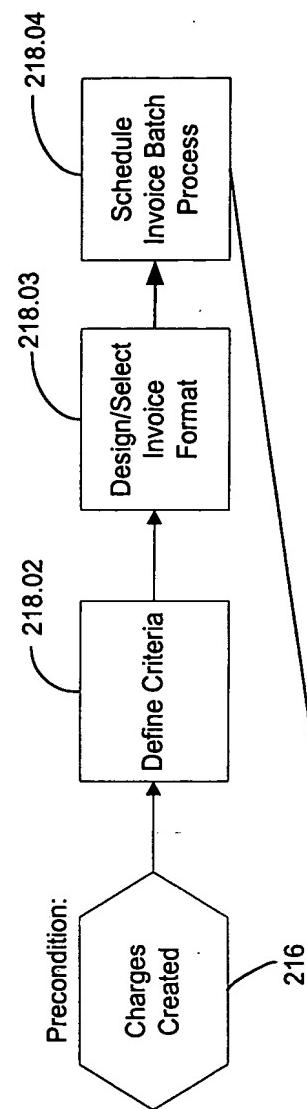


Fig. 7.218a

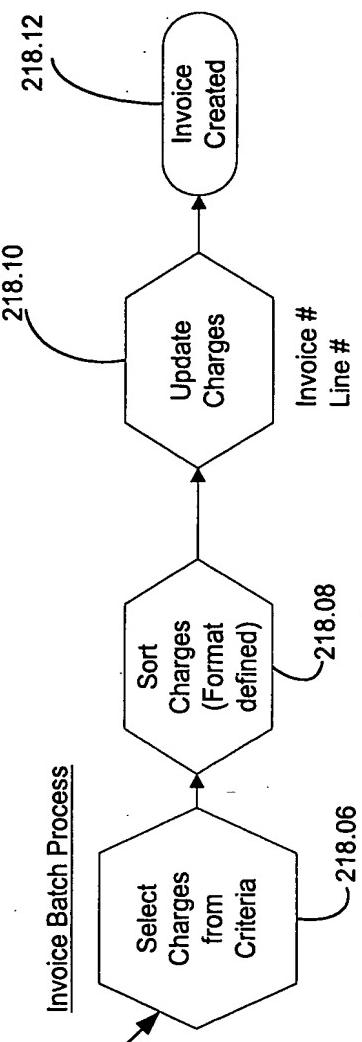


Fig. 7.218b

= Batch Process

Payment Application - Lockbox, Unapplied Payments, Manual

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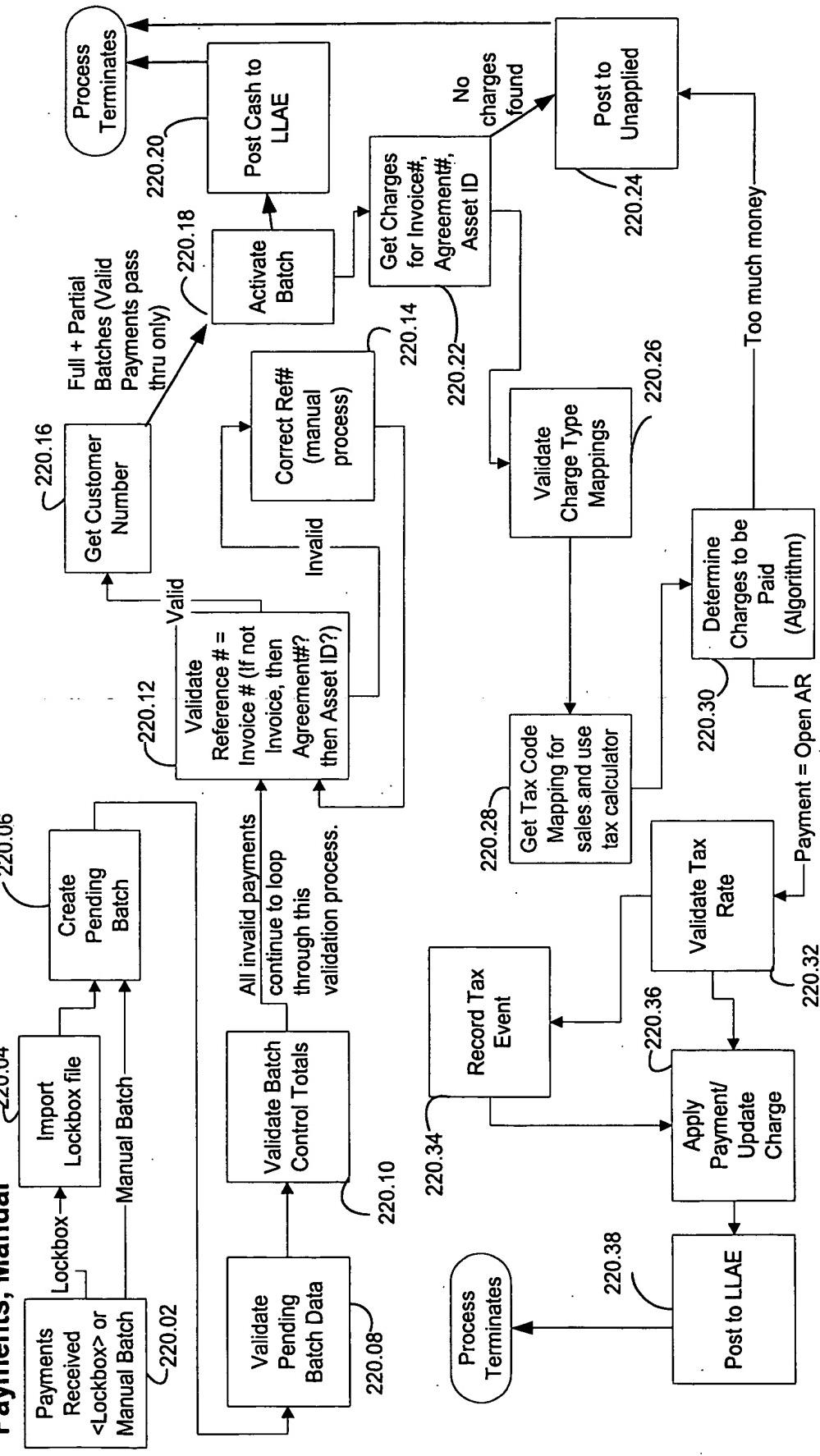
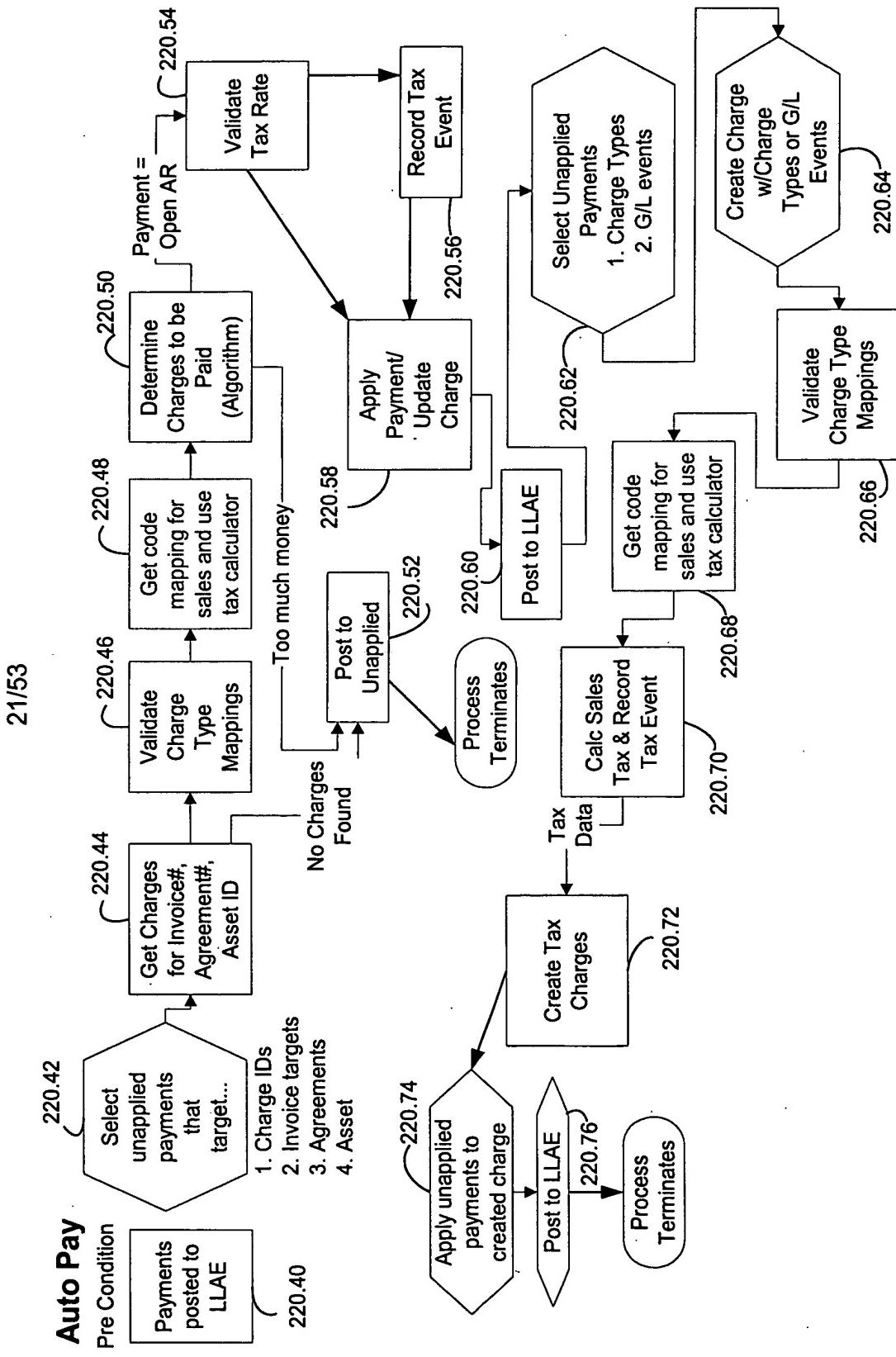


Fig. 7.220a

Fig. 7.220b



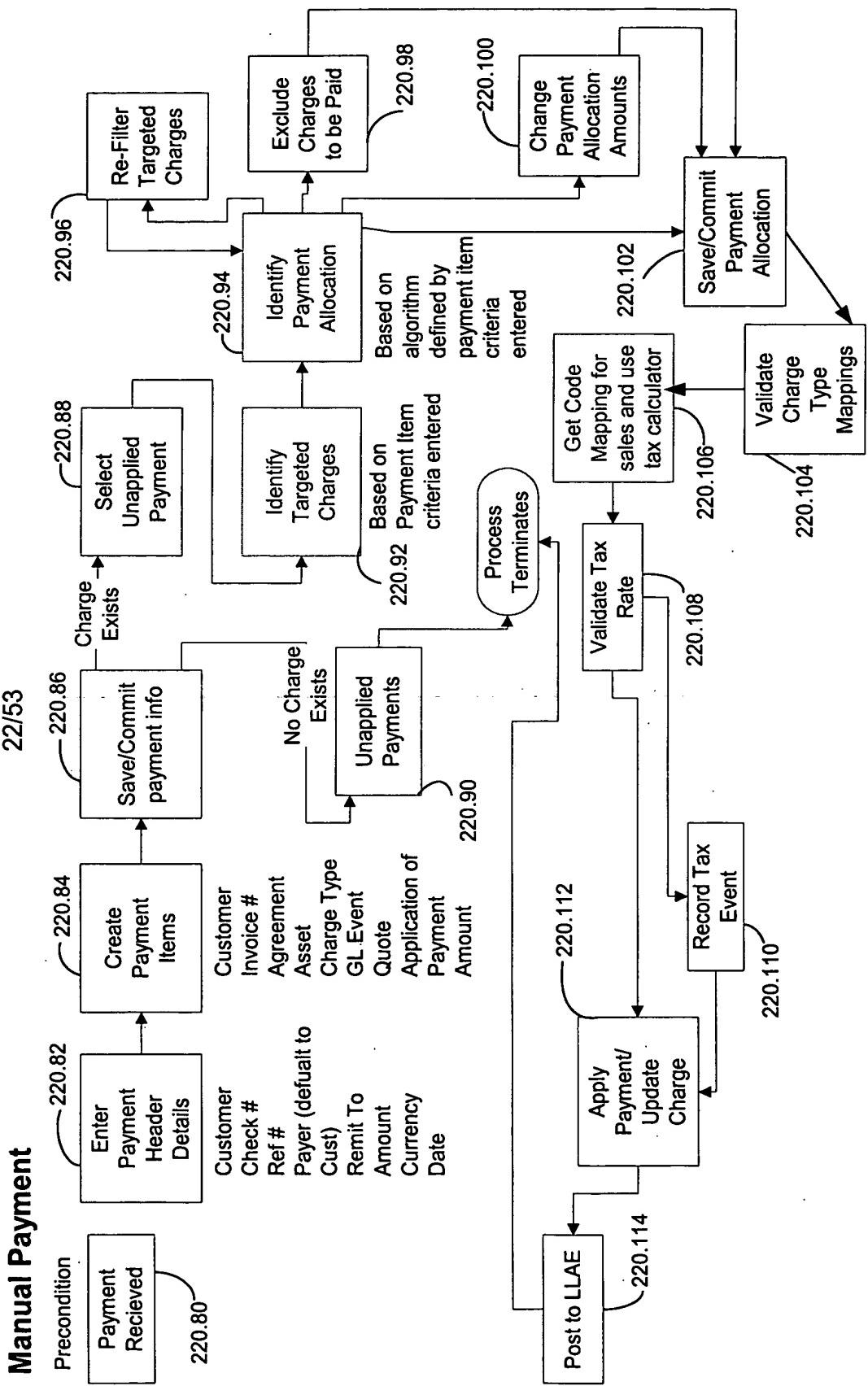


Fig. 7.220c

End of Lease/Lease Termination Process

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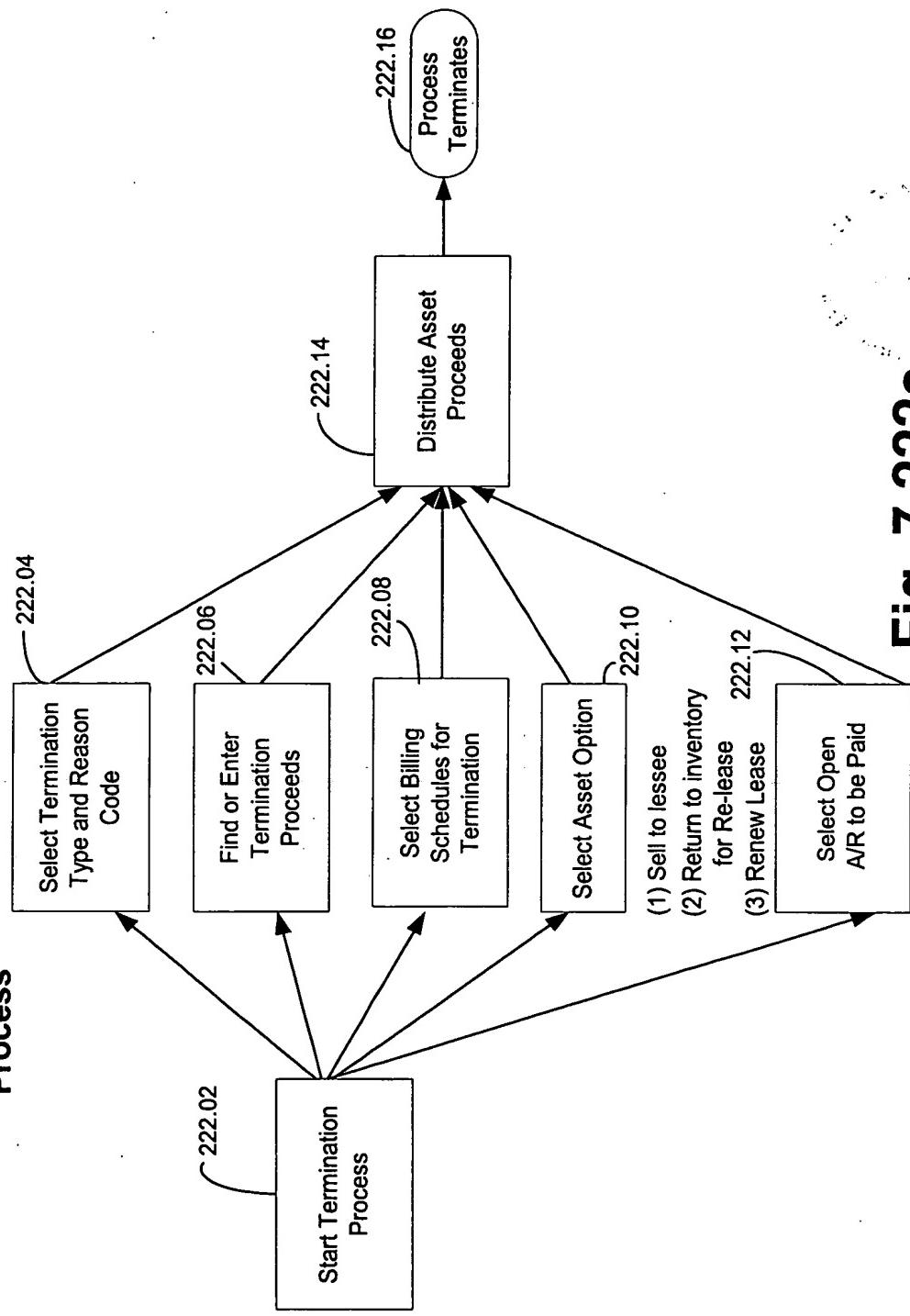


Fig. 7.222a

Asset Return to Inventory

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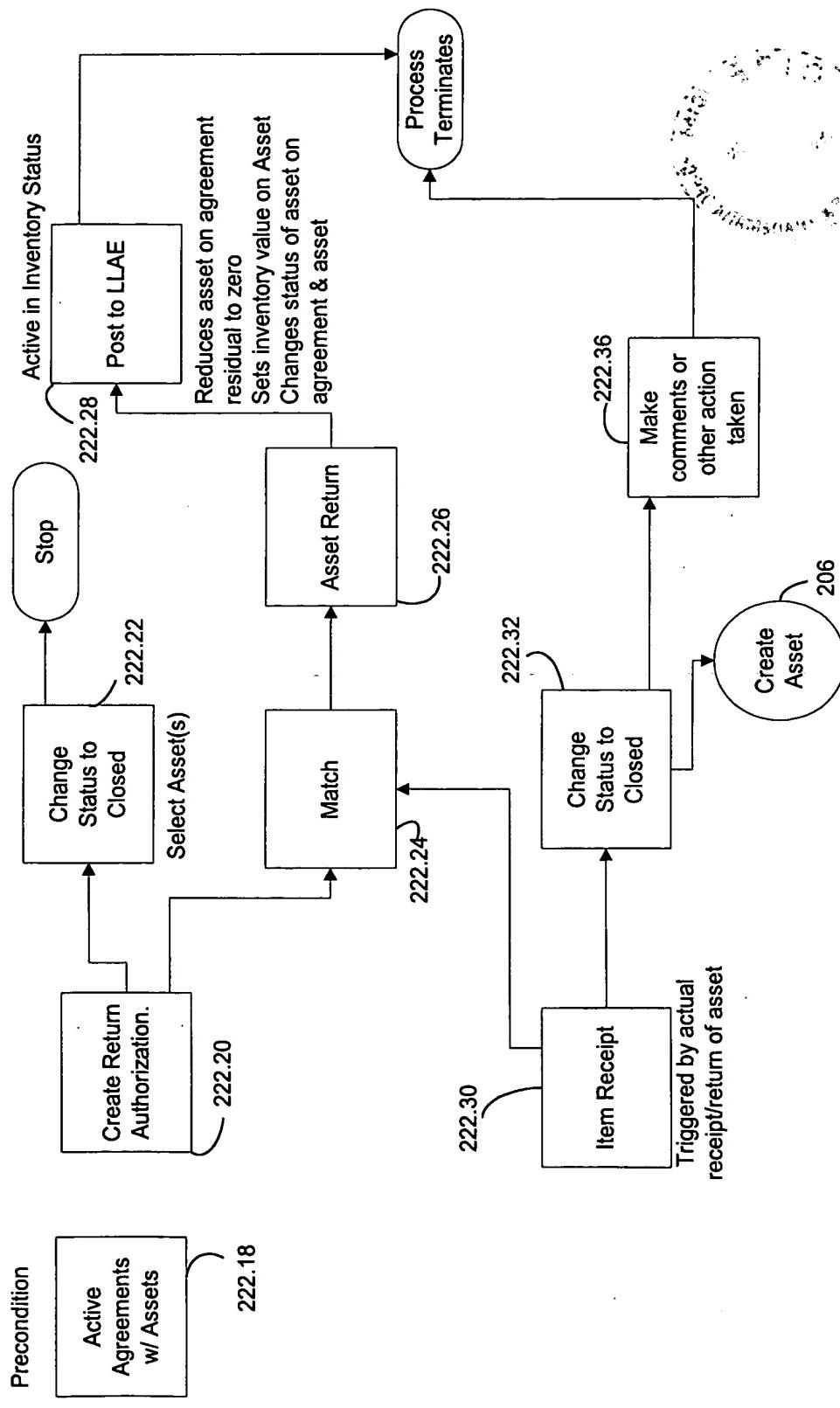


Fig. 7.22b

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Charge Reversal, Adjustment, or Credit

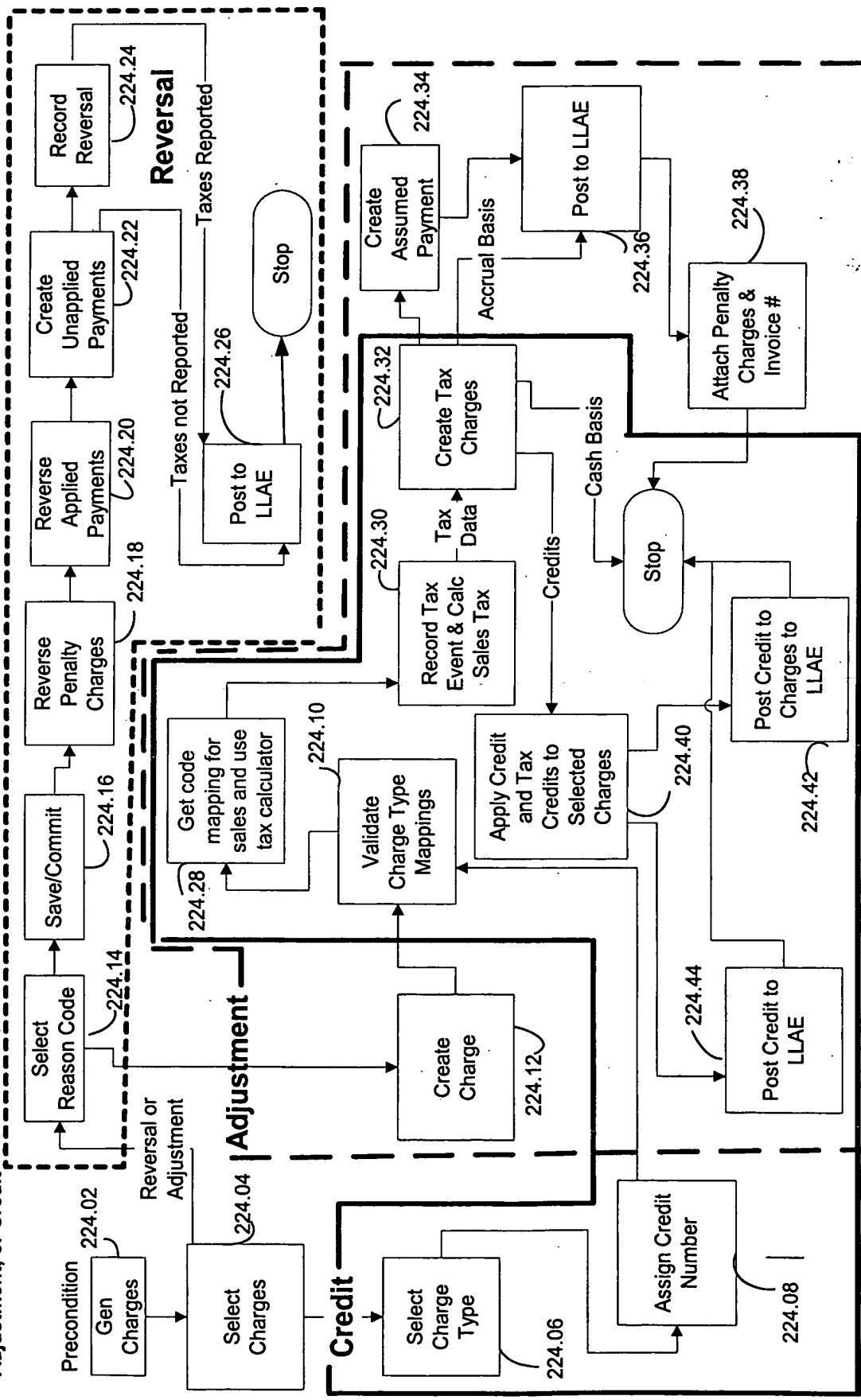


Fig. 7.224

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Unbook No A/R Earnings

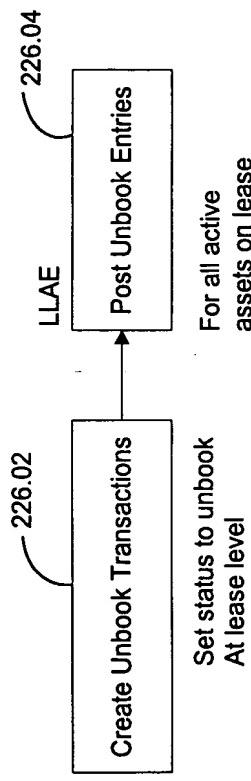


Fig. 7.226a

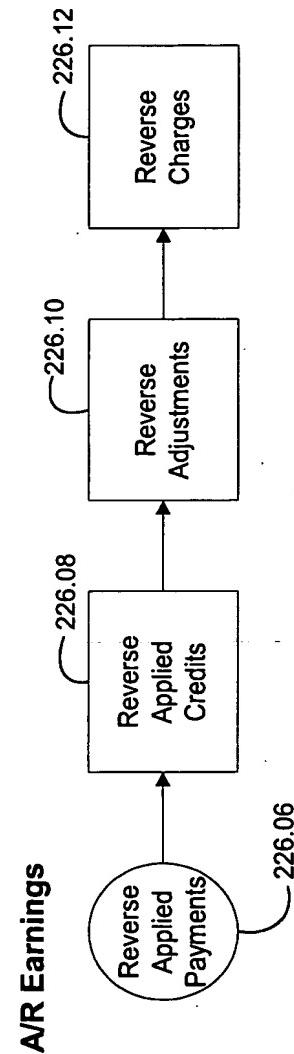


Fig. 7.226b

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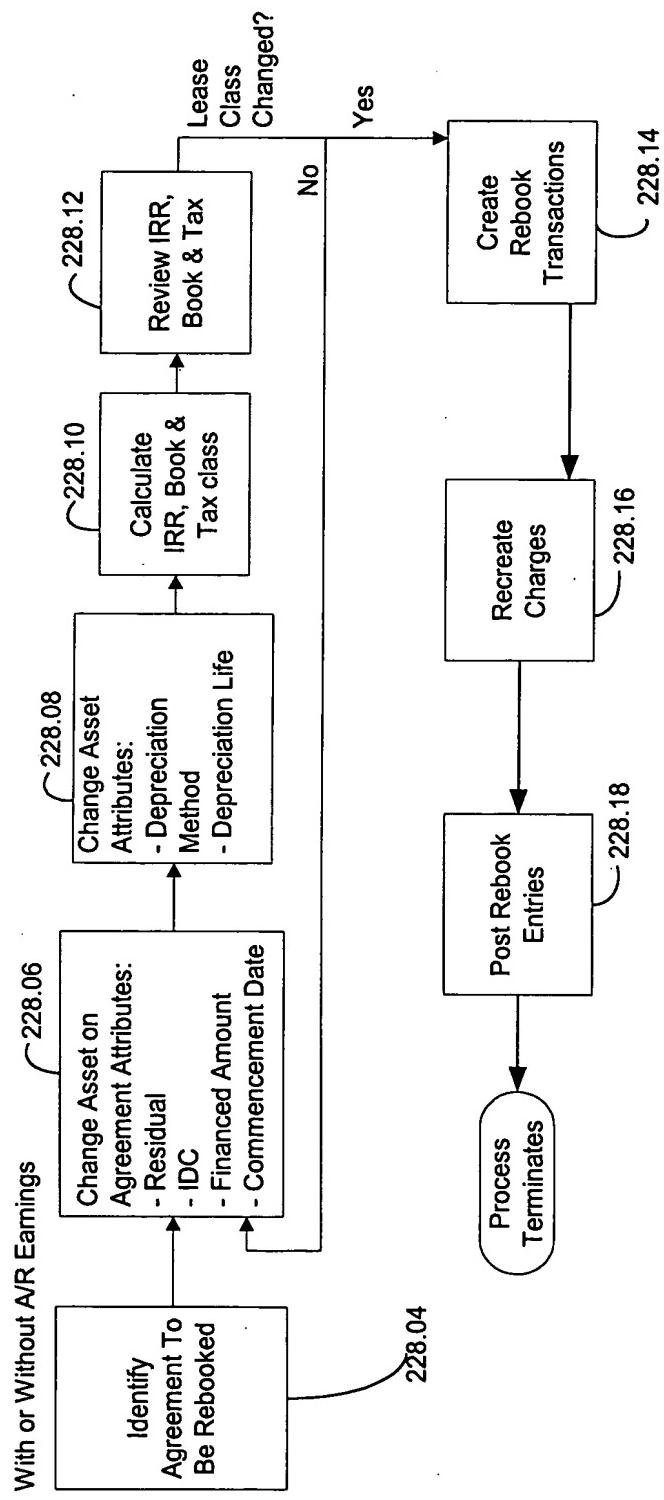
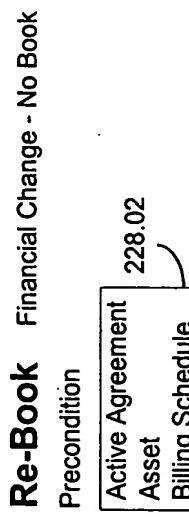


Fig. 7.228a

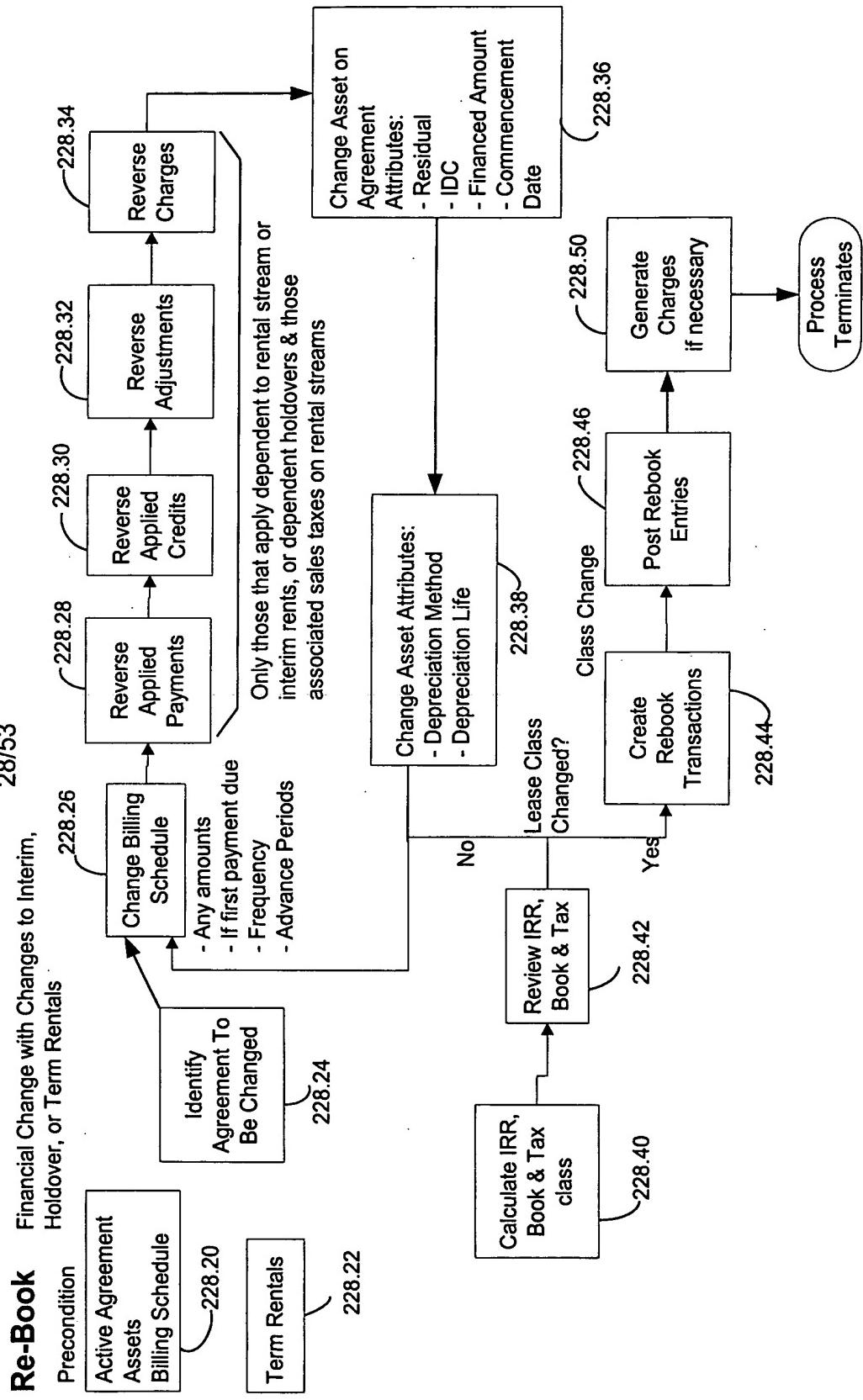
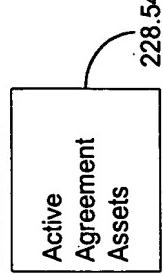


Fig. 7.228b

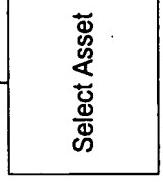
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Re-Book Asset Change - Address Change

Precondition

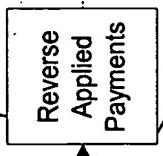


228.56



Only one by
Agreement ID

228.58



With an
effective date

228.60



Only those that apply dependent to rental stream or interim rents, or
dependent holdovers & those associated sales taxes on rental streams

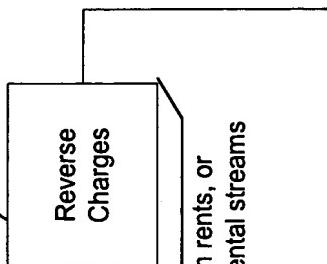
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228.64



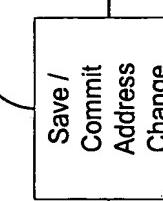
228.66



228.68



228.70



Minus
assumed
payments

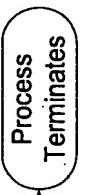


Fig. 7.228c

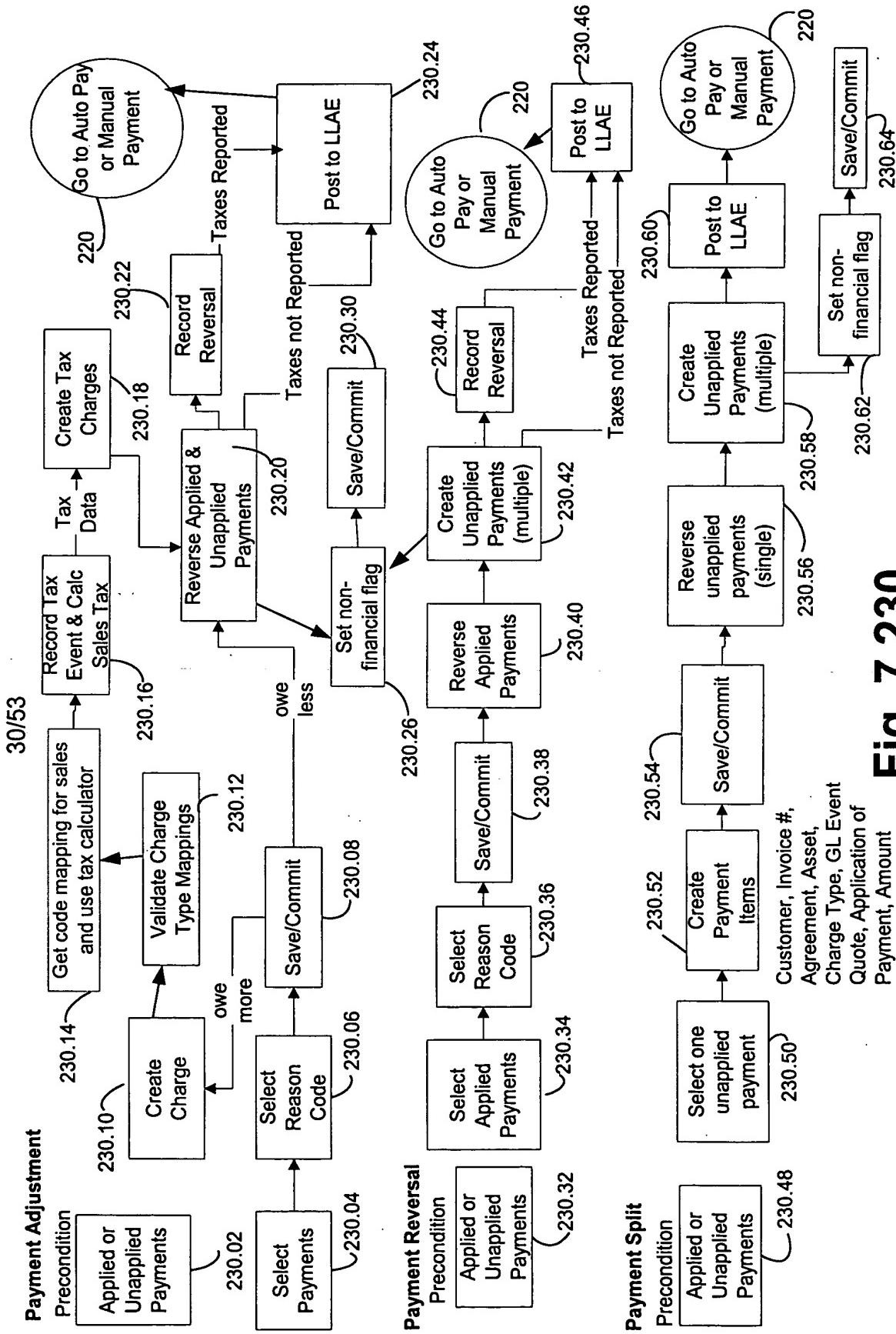
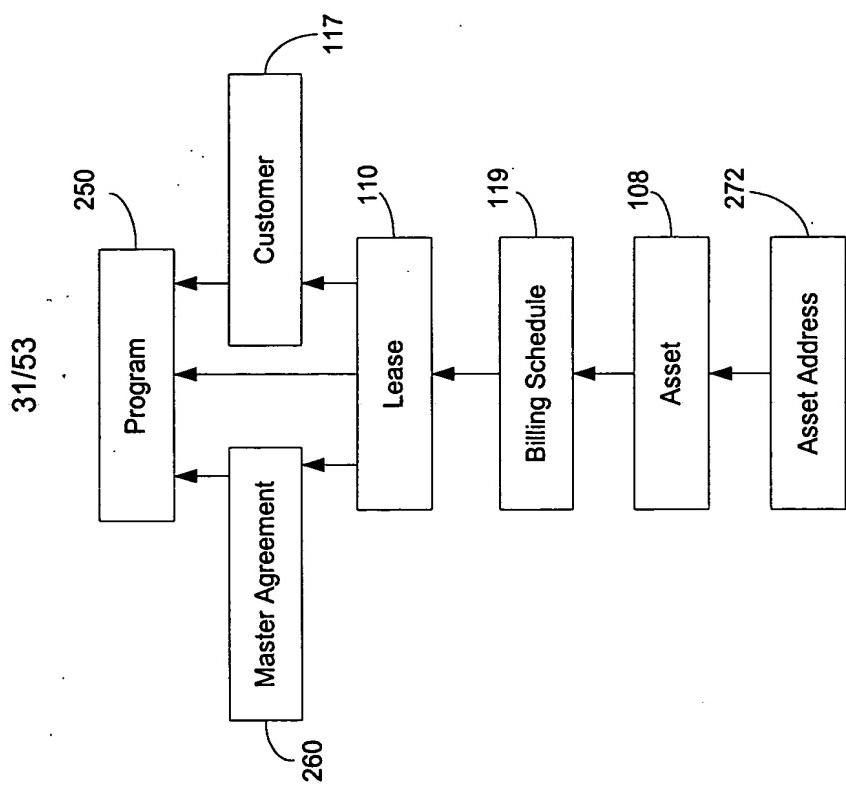
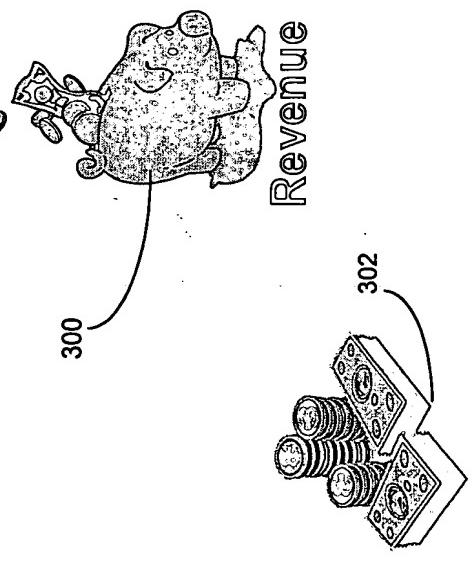


Fig. 7.230

Fig. 8

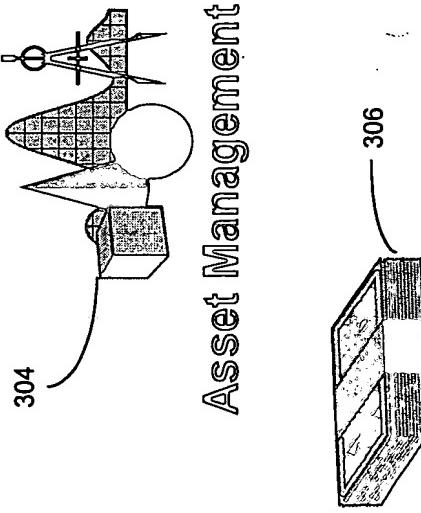


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- Most Revenue Figures Are Generated at the Lease Level:
- Billing Schedule - Original Term(s)
 - Manual Charges
 - Fees
 - Holdovers
 - Renewals
 - Termination Proceeds
 - Disposition Proceeds Are Tracked at the Asset Level

- Pass Thru Charges Are Tracked at Either the Asset or the Lease Level:
- Maintenance Billings
 - Sales/use Tax on Billings
 - Insurance
 - Property Tax
 - Purchase Tax
 - Sales/use Tax on Disposition



- Inventory Tracking Information Is Managed at the Asset Level:
- On Lease
 - Off Lease
 - Physical Location
 - Spills (If Applicable)
 - Return Authorization(s)
 - Return Tracking
 - Grouping and Linking

Expenses

Fig. 9

- Expense Figures Are Generated at Either the Asset or the Lease Level:
- Initial Direct Costs
 - Commissions
 - Depreciation of Capitalized Costs
 - Expensed Cost Factors



Asset Based Functionality

Creation Through Disposition

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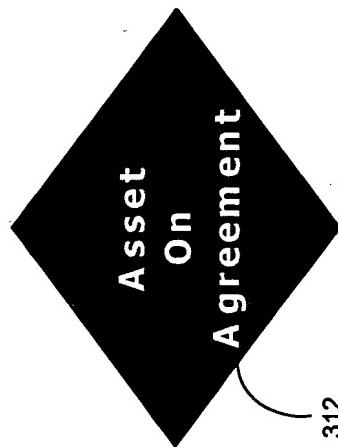


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An asset is endowed with certain inalienable qualities by its creator. Each asset has a unique identity, a location, and the ability to generate revenue, incur costs, and serve as a conduit for funds.

Generally an asset is attached to one or more lease agreements for as much of its useful life as possible. Throughout the portion of its life spent on lease, however, the asset retains its full complement of inalienable qualities.

At its disposition, an asset can calculate its overall return, regardless of the number of leases it has been attached to or the various configurations in which it has participated.



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Asset
On
Agreement

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Asset
Disposal



Fig. 10

Asset Lifecycle Overview

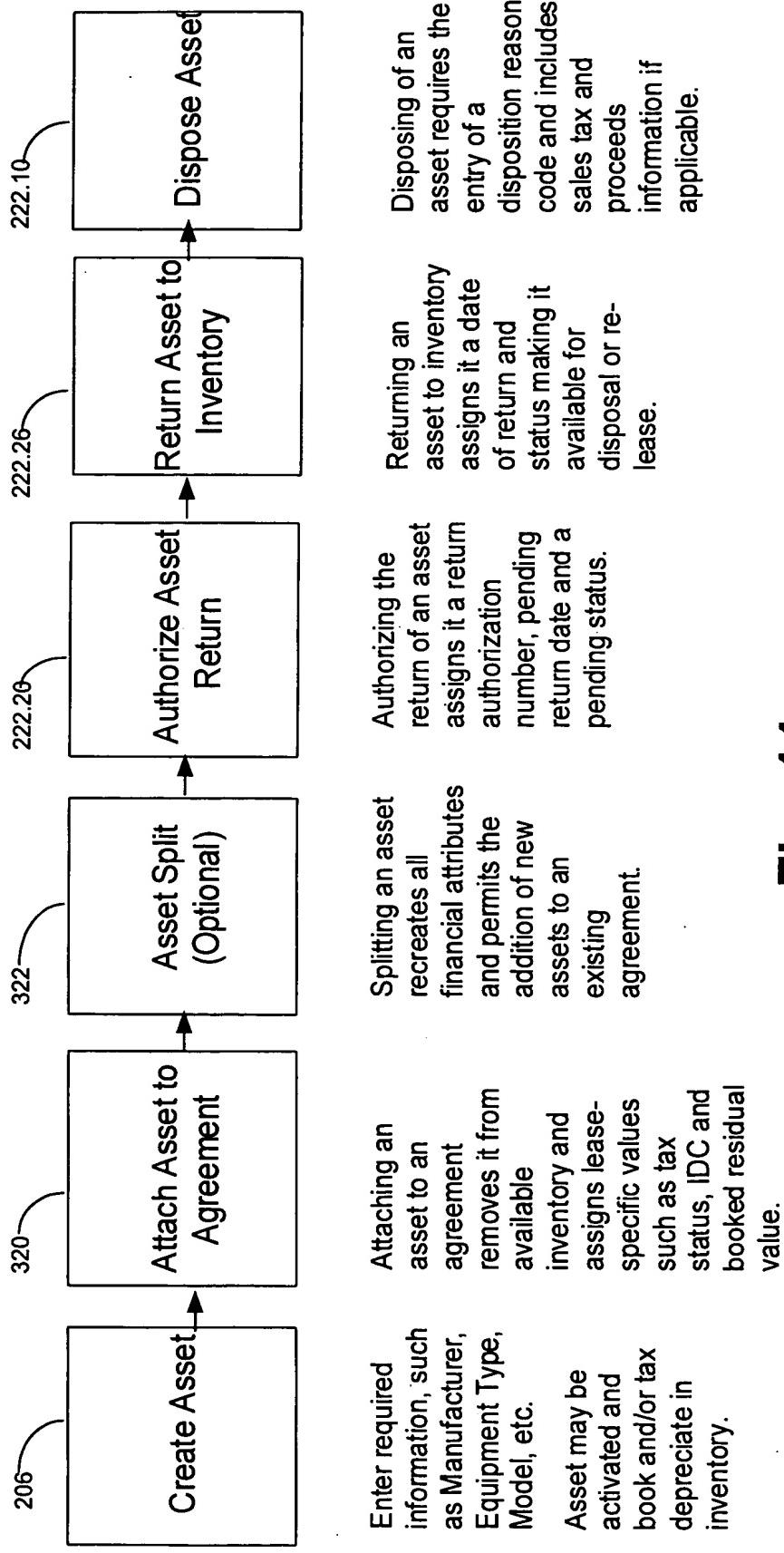


Fig. 11

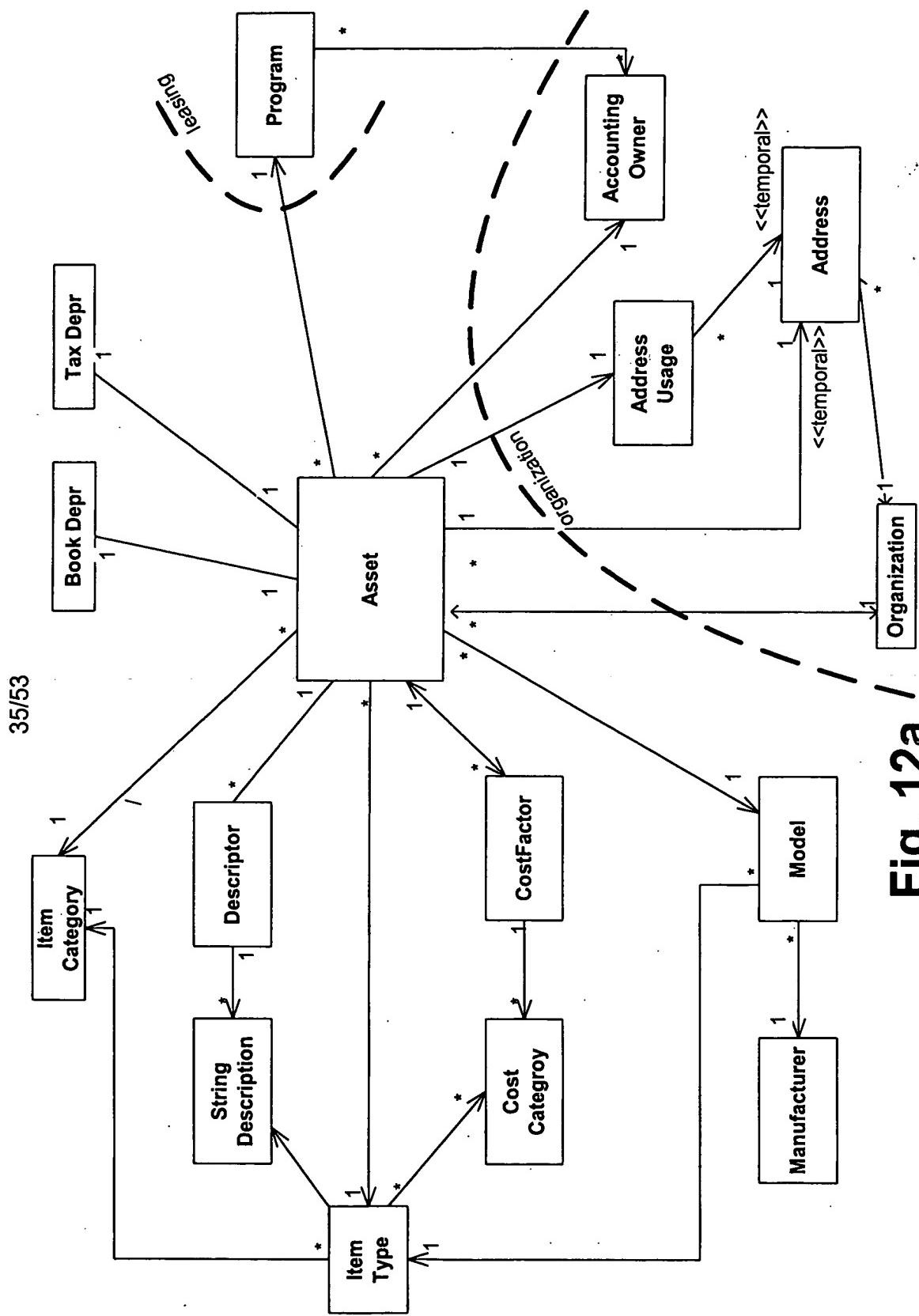


Fig. 12a /

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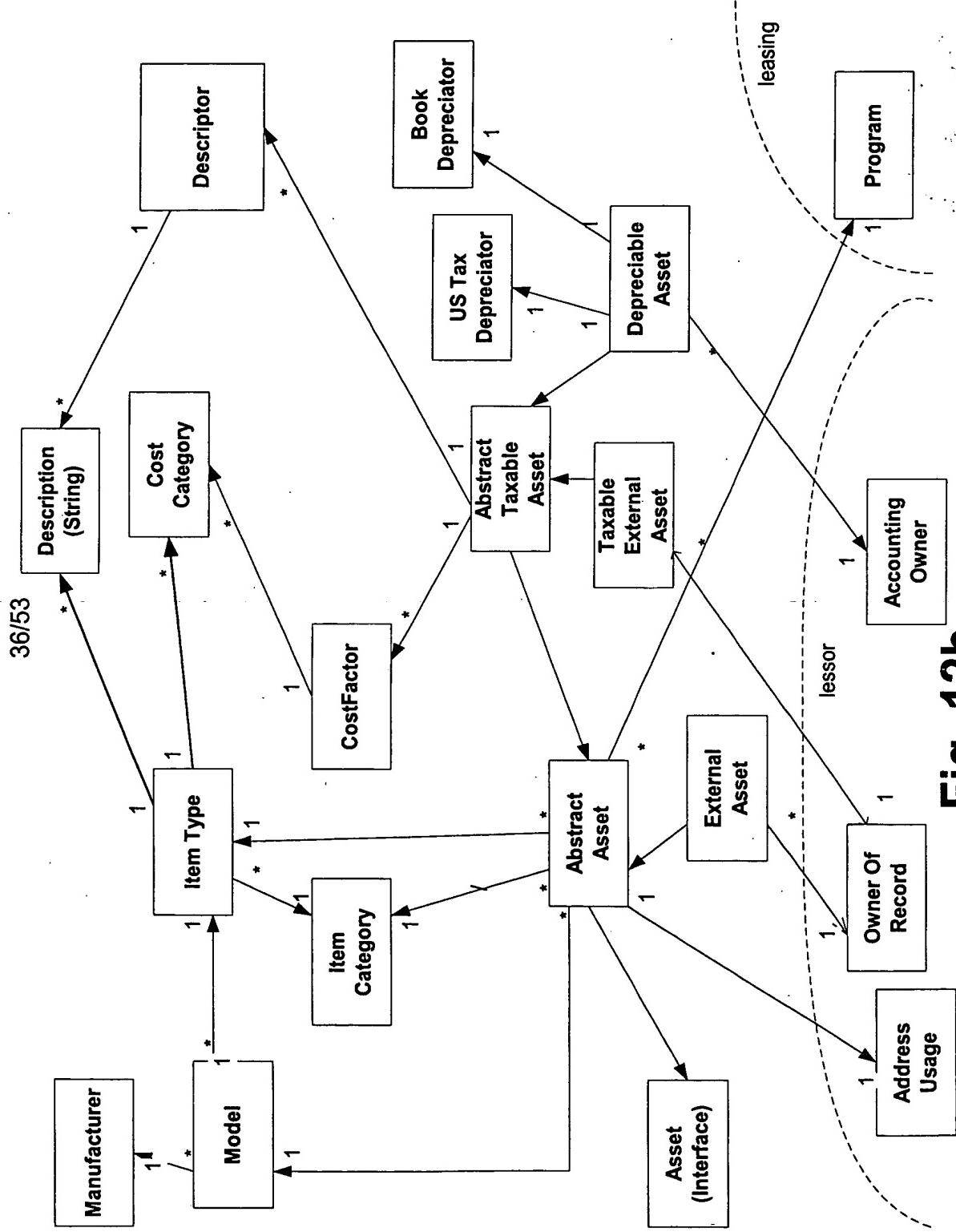
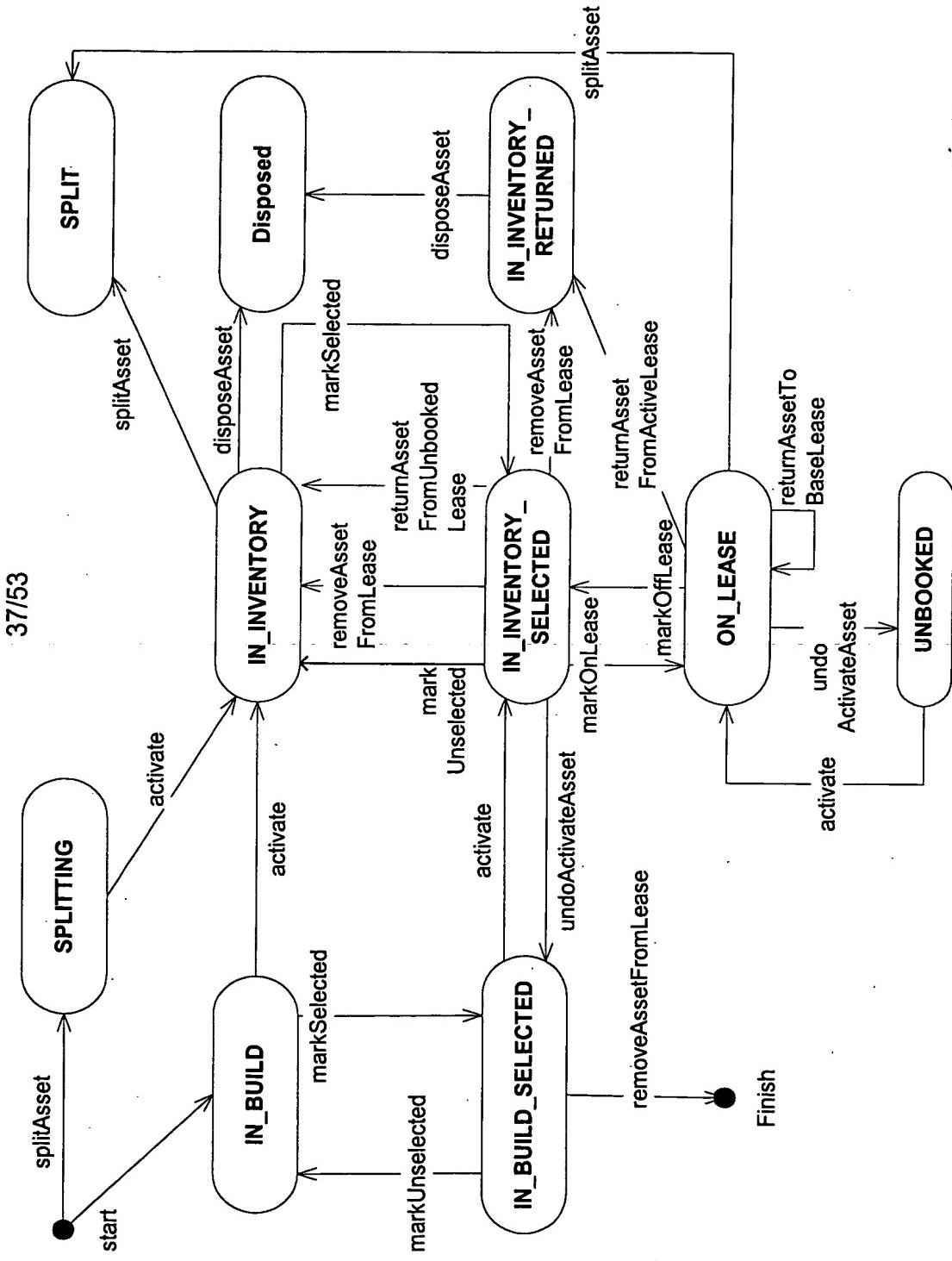


Fig. 12b

Fig. 13



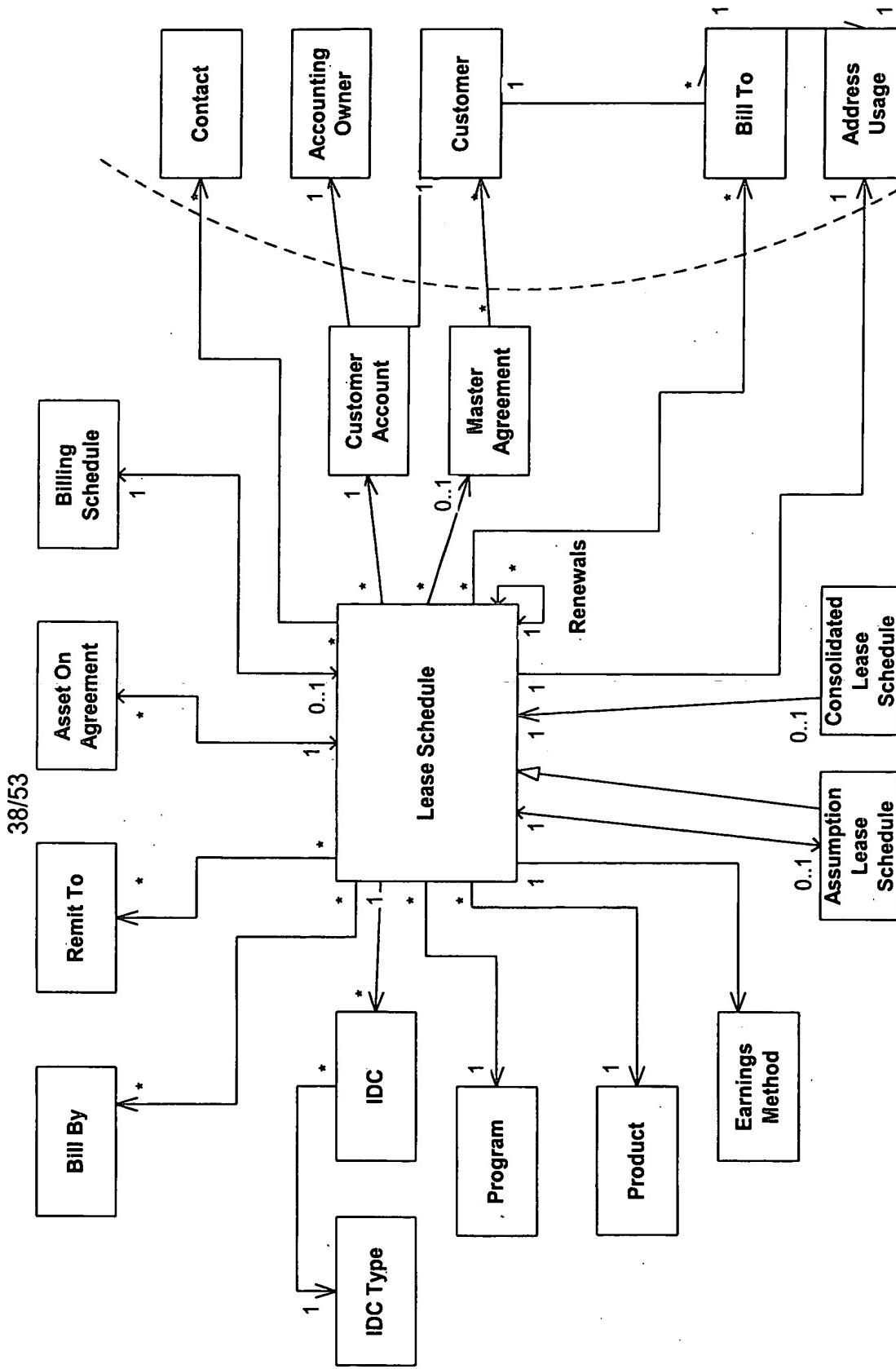


Fig. 14

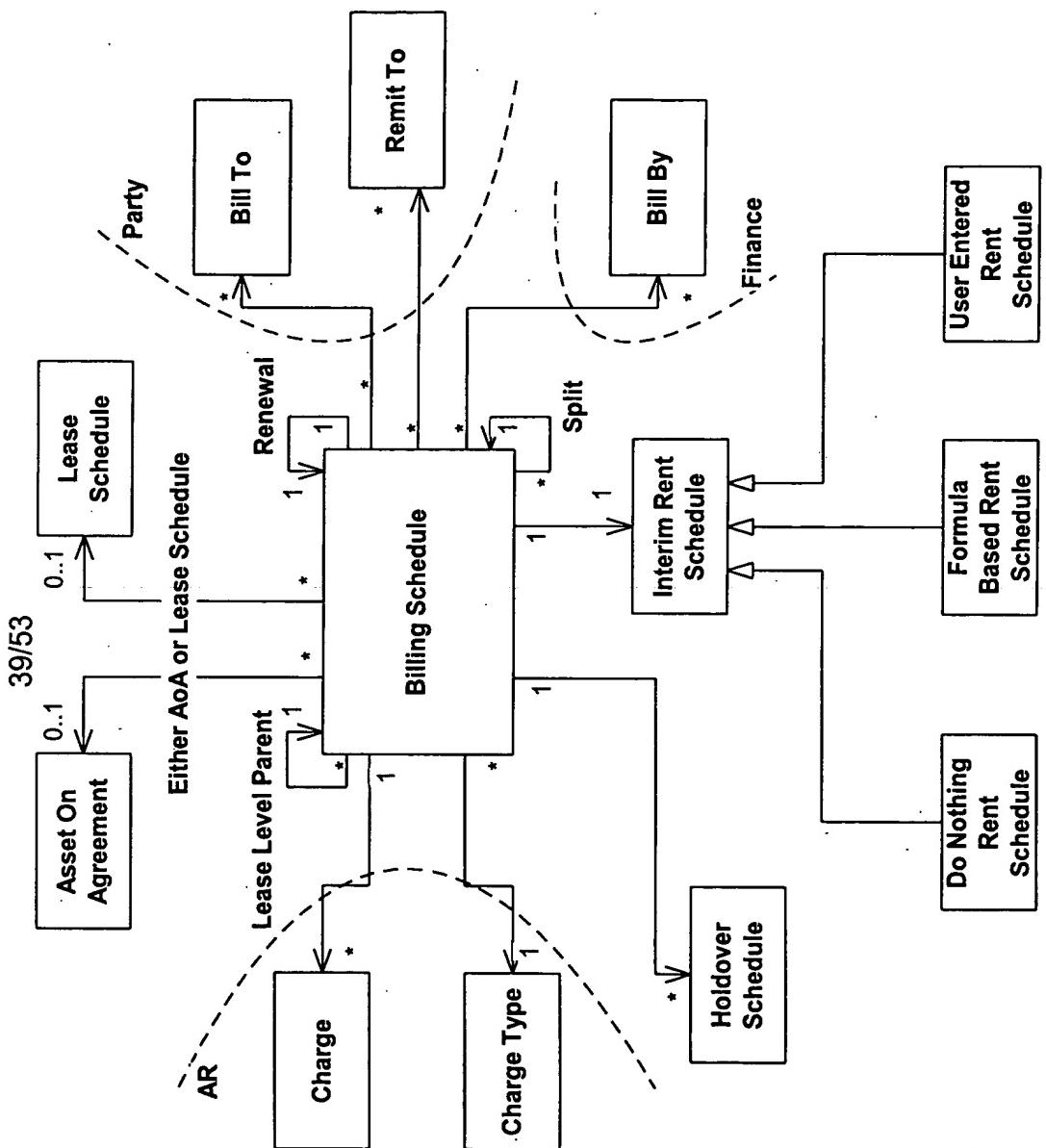


Fig. 15a

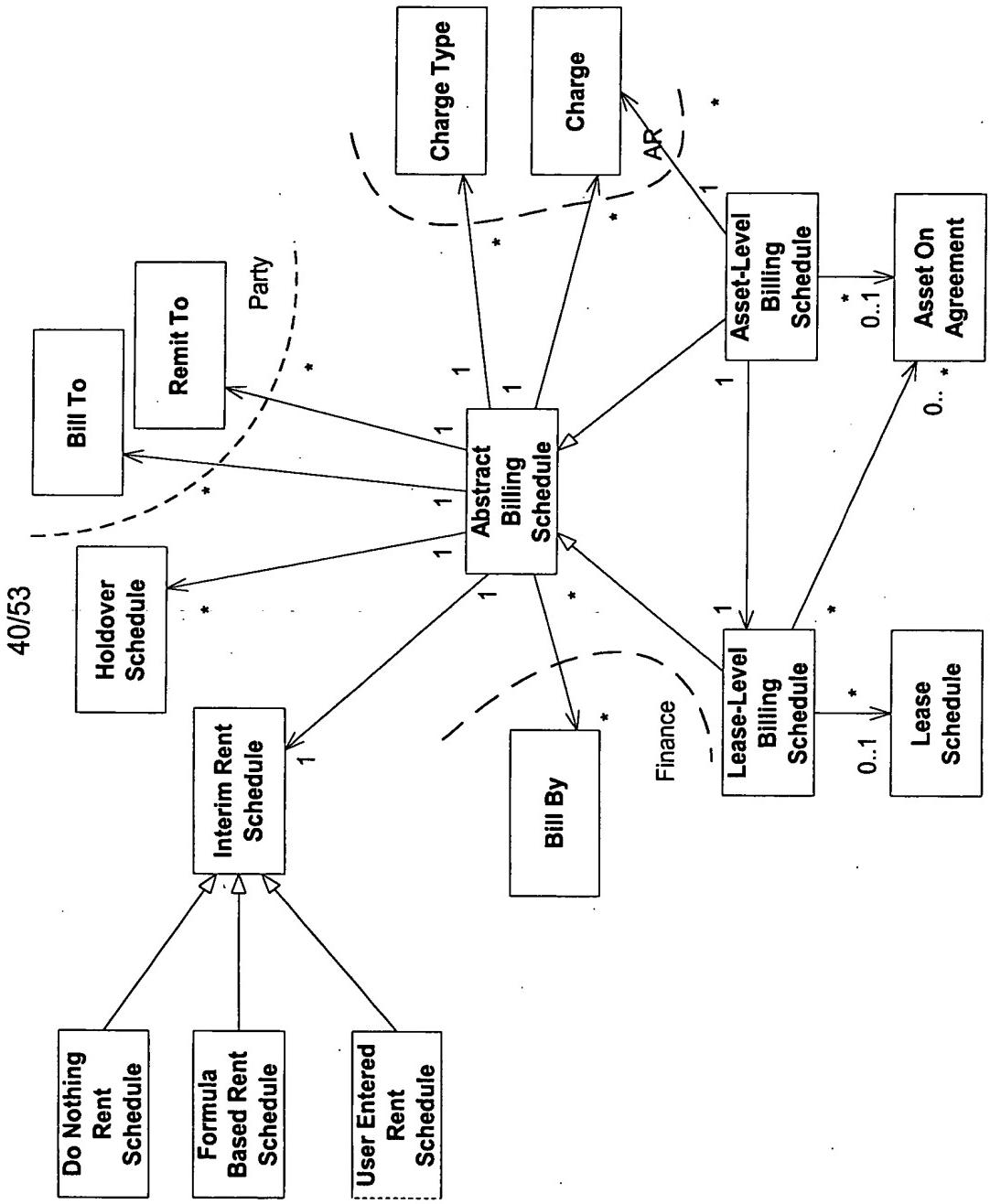


Fig. 15b

Fig. 16

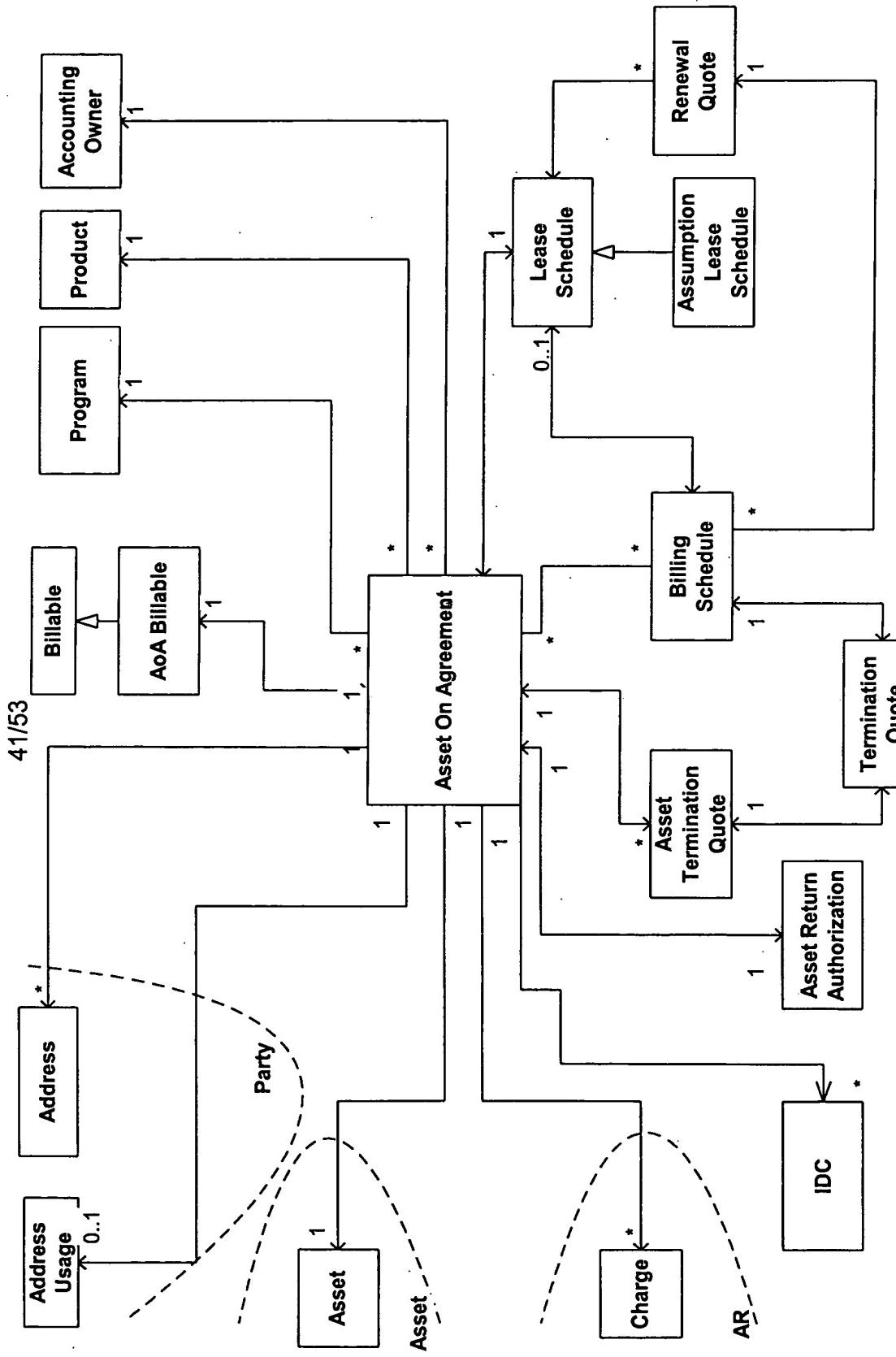
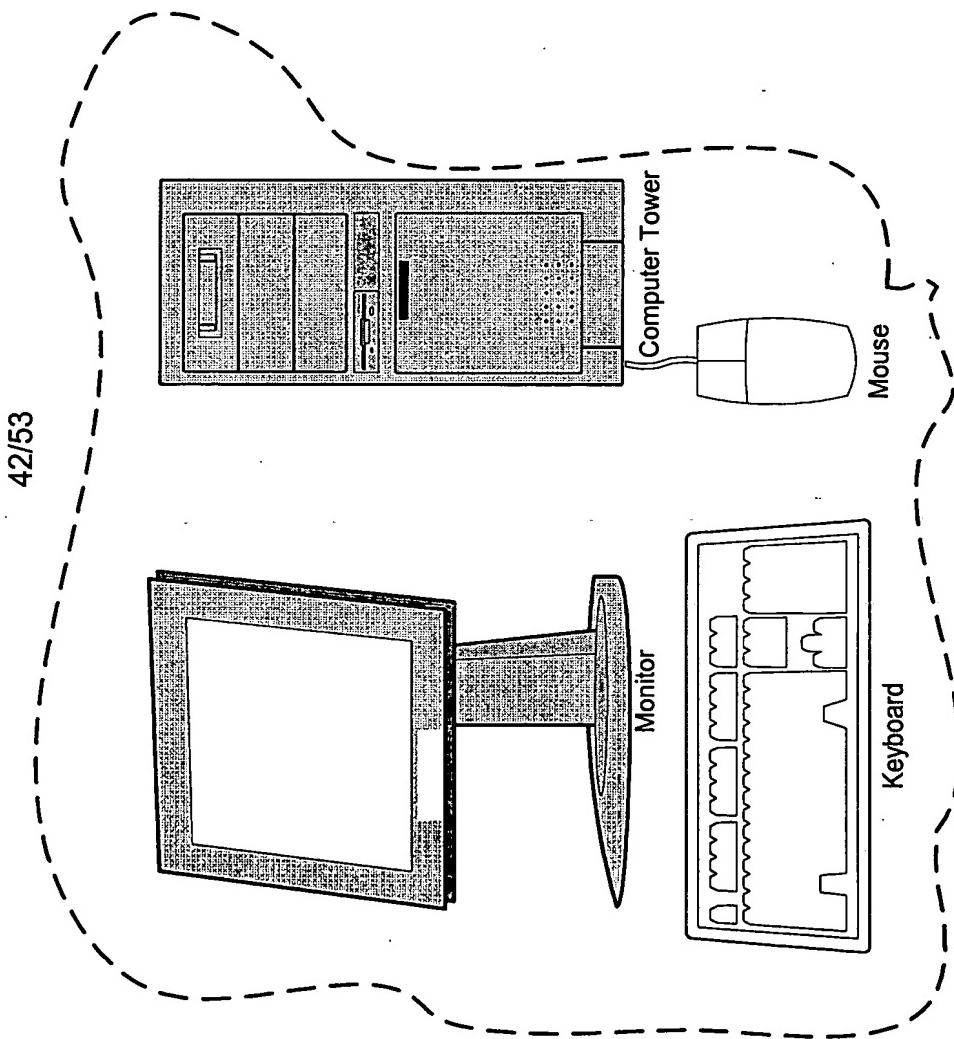


Fig. 17a



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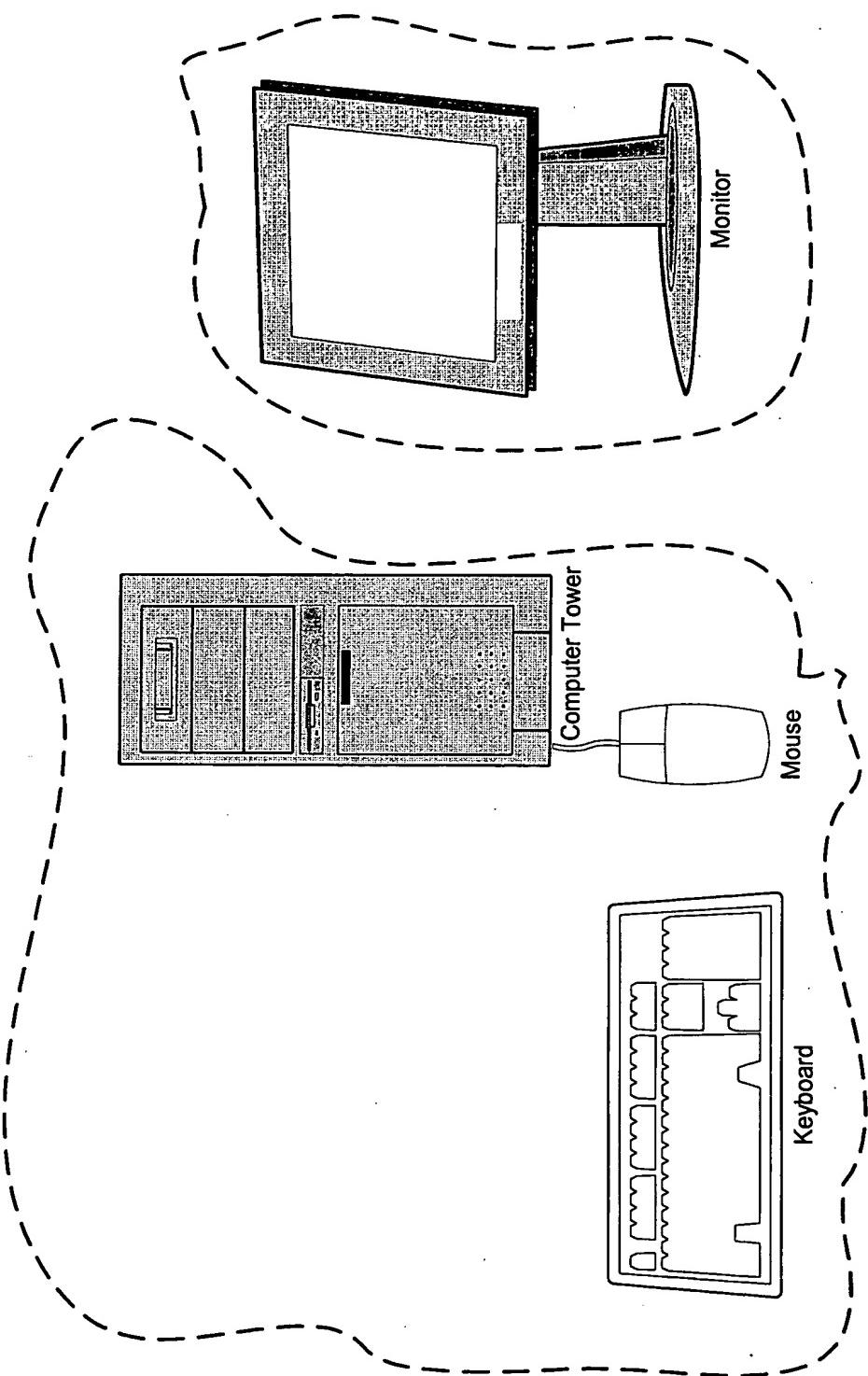


Fig. 17b

Fig. 18

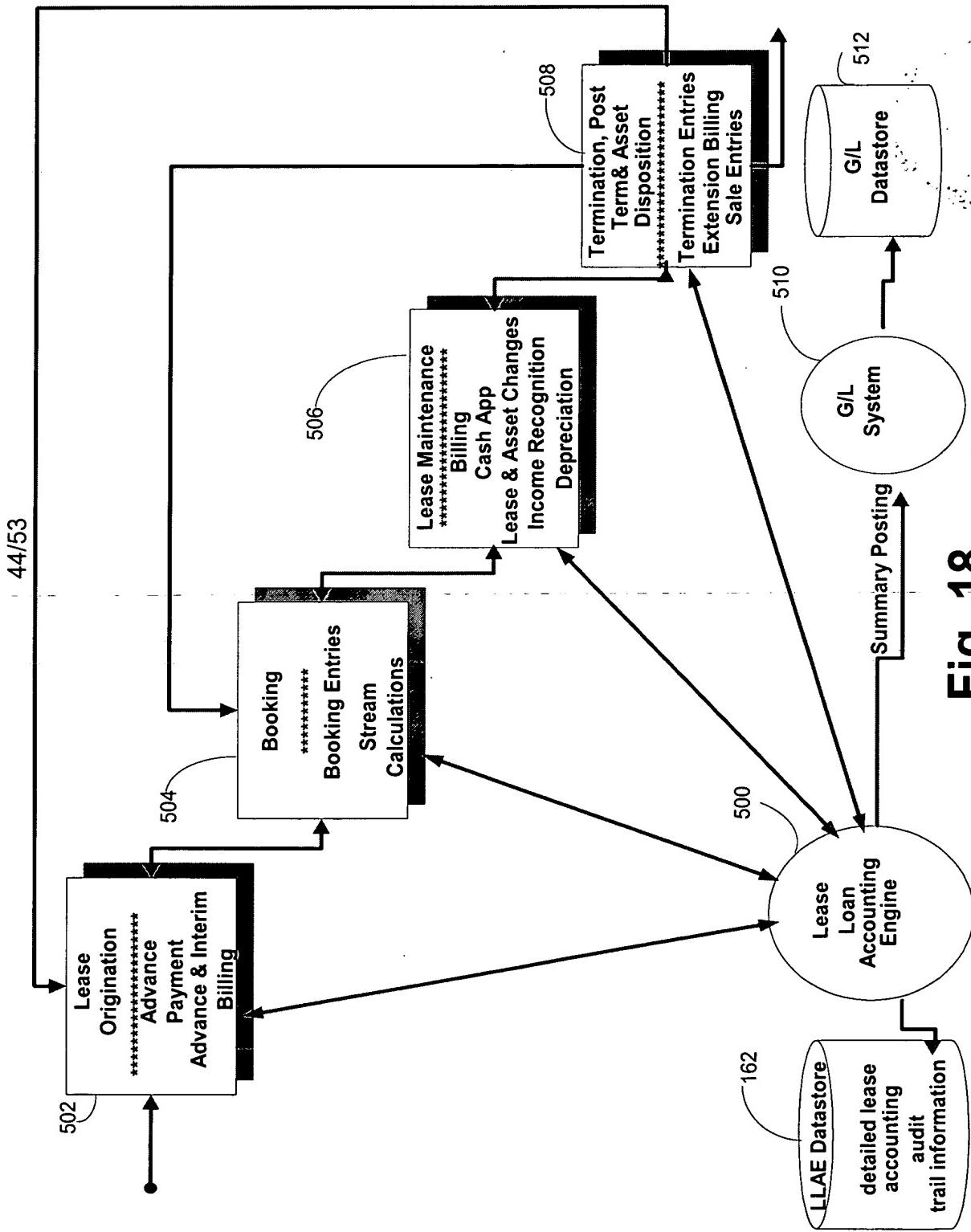


Fig. 19

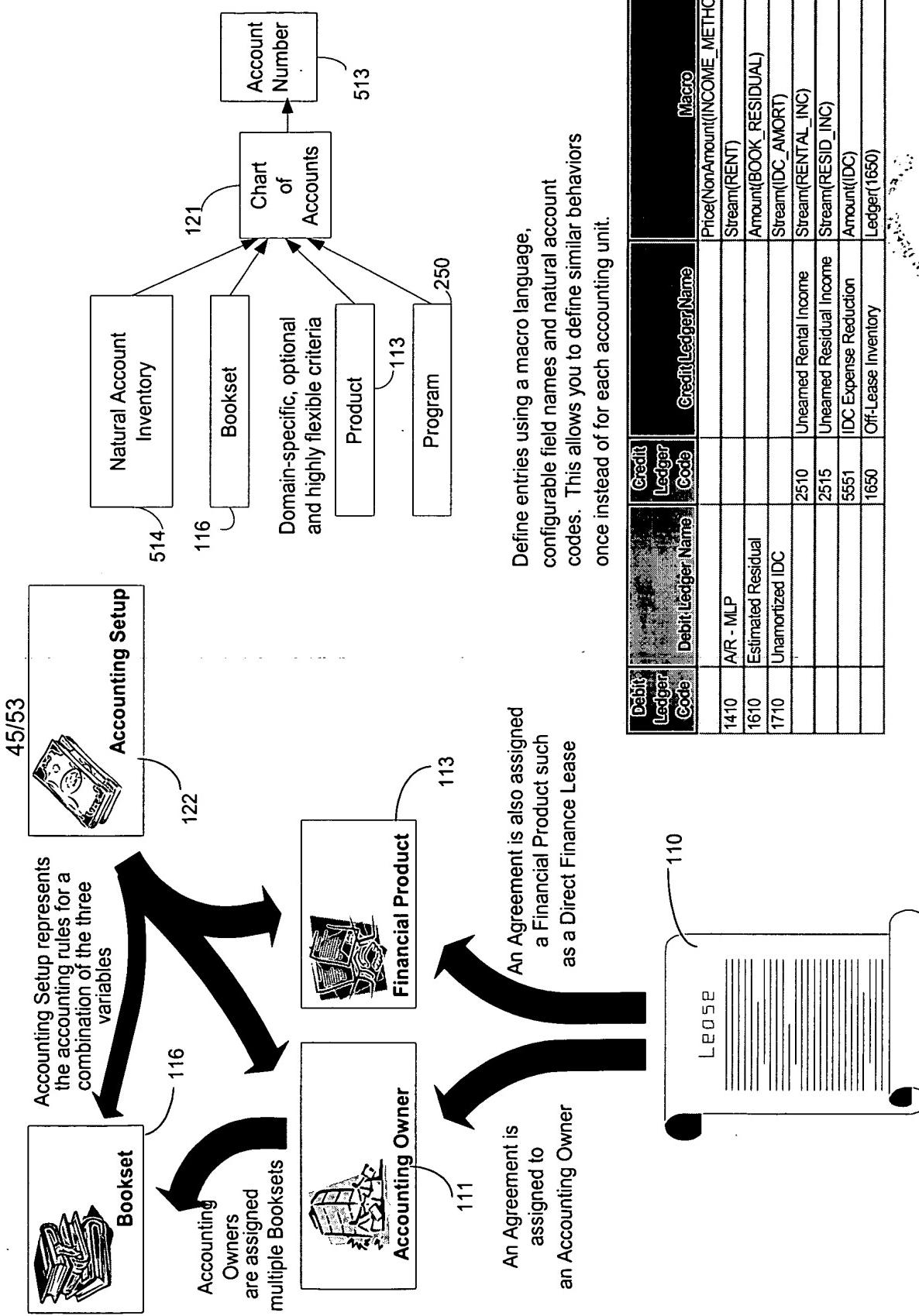


Fig. 20

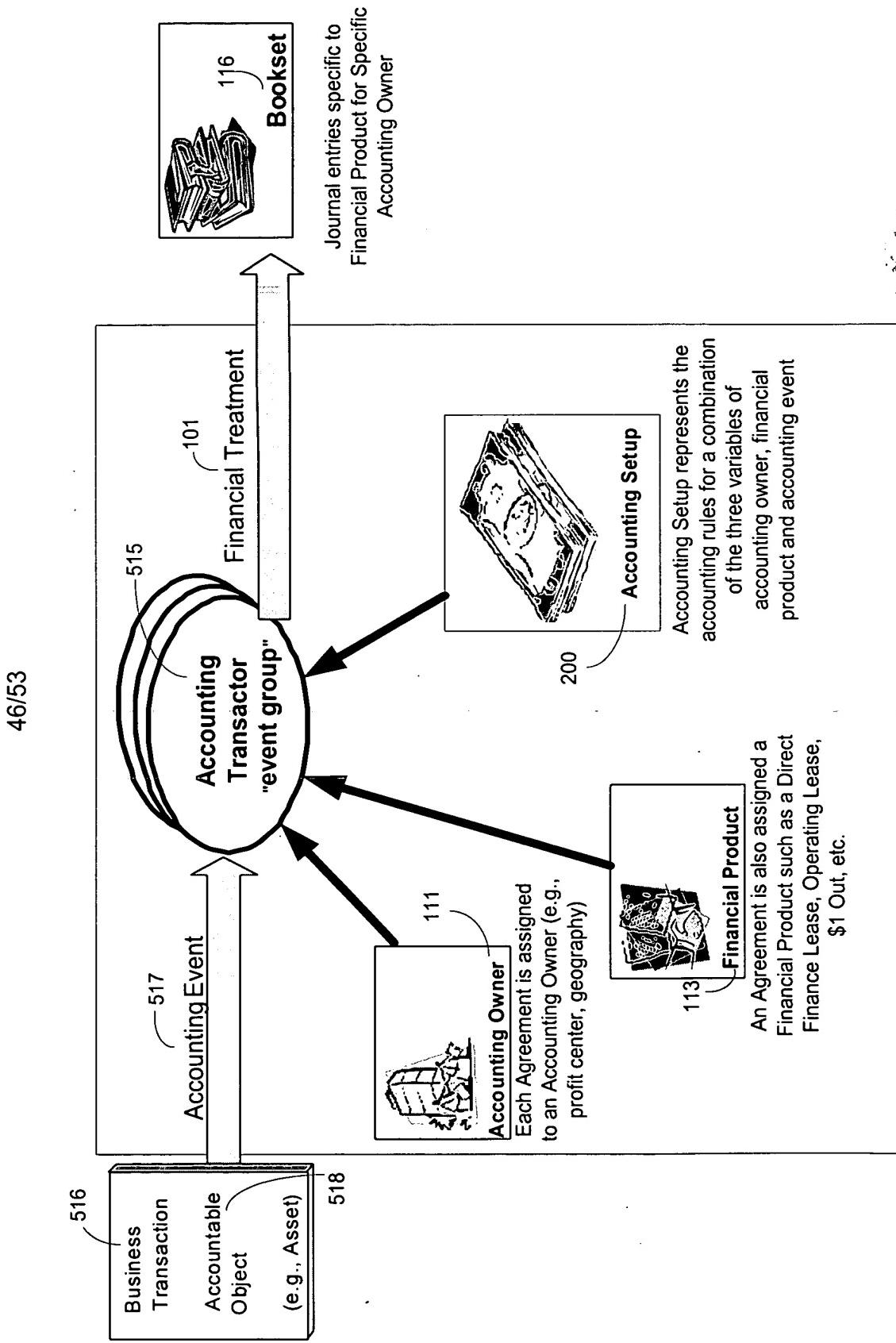


Fig. 21

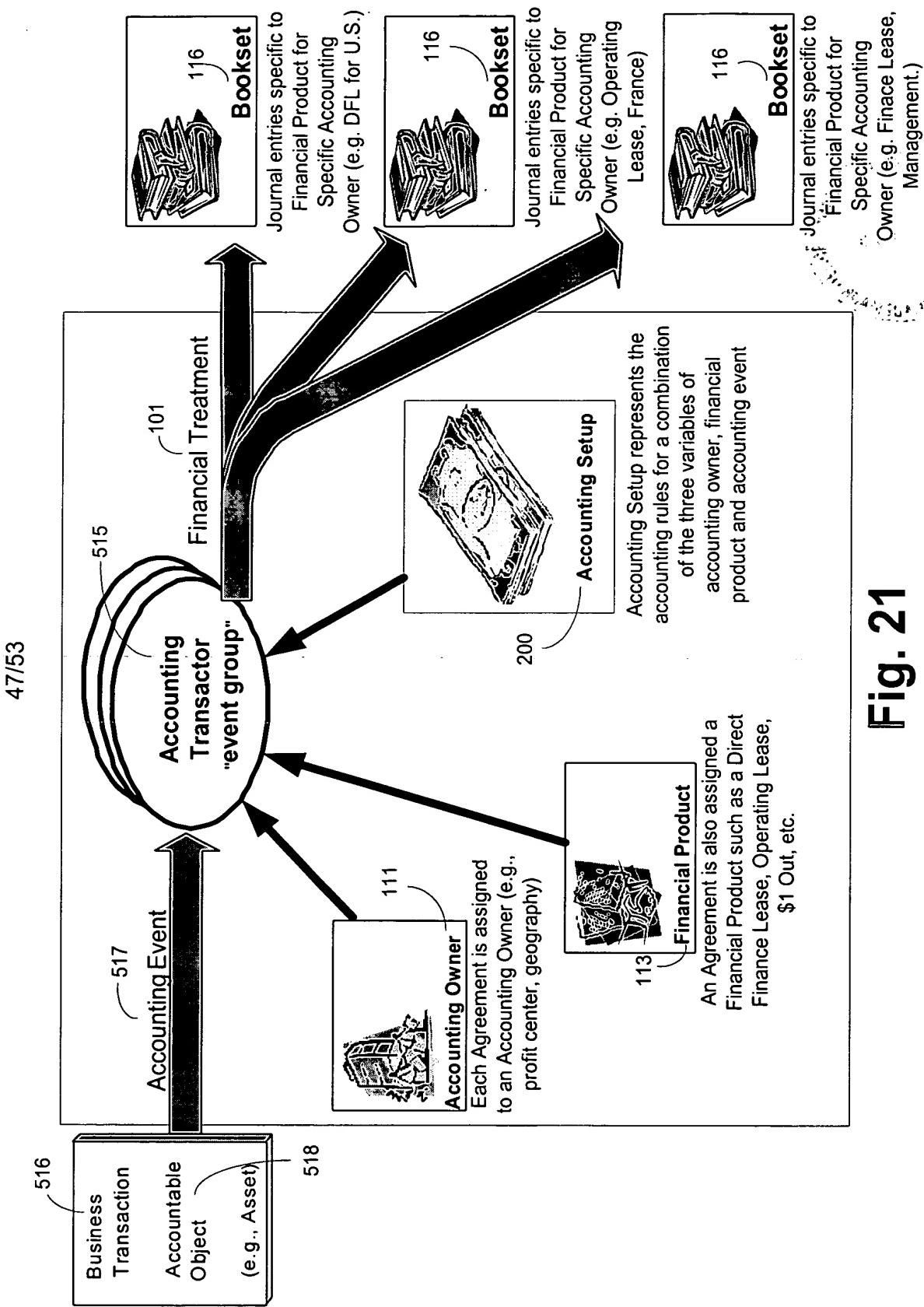


Fig. 22

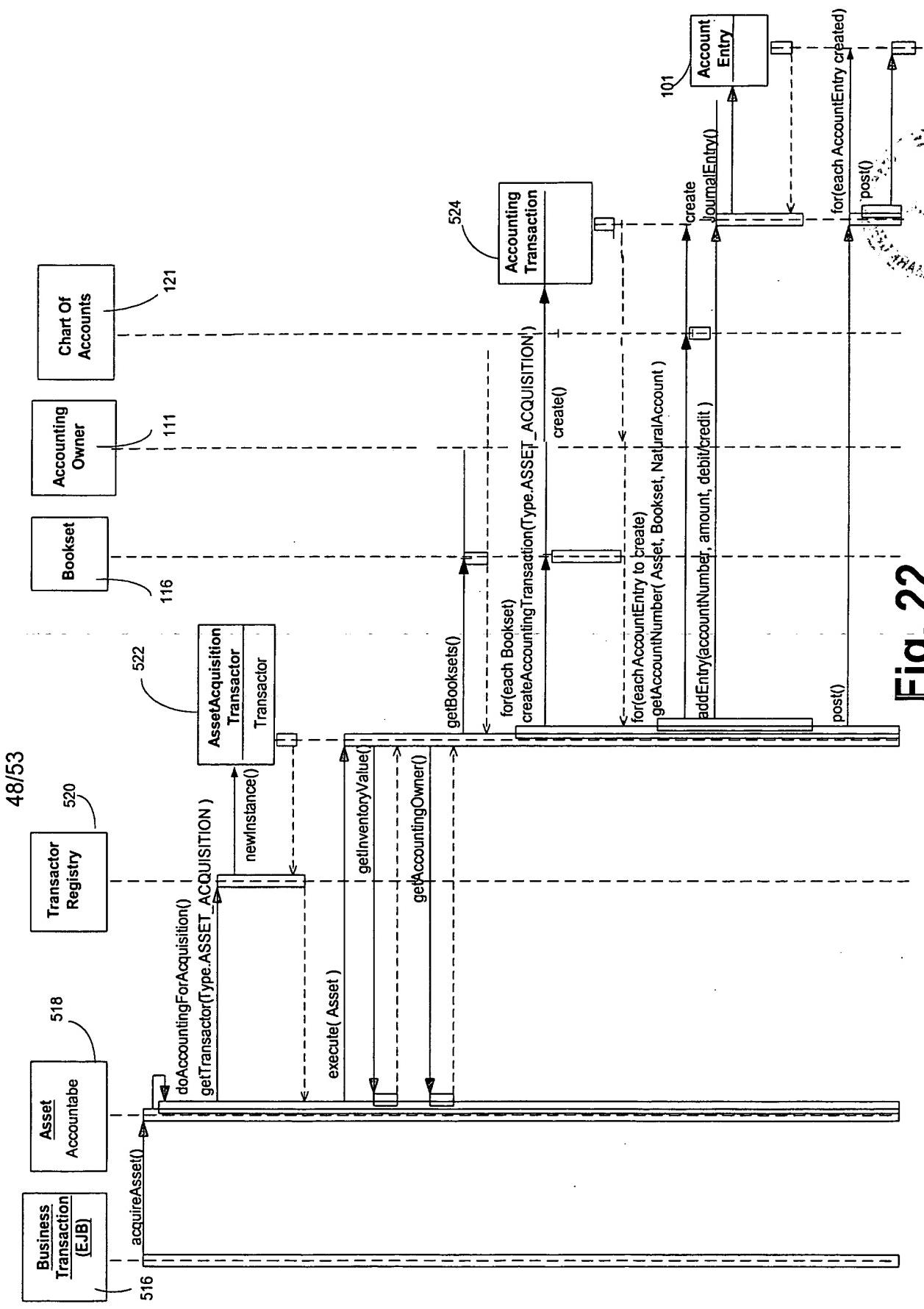
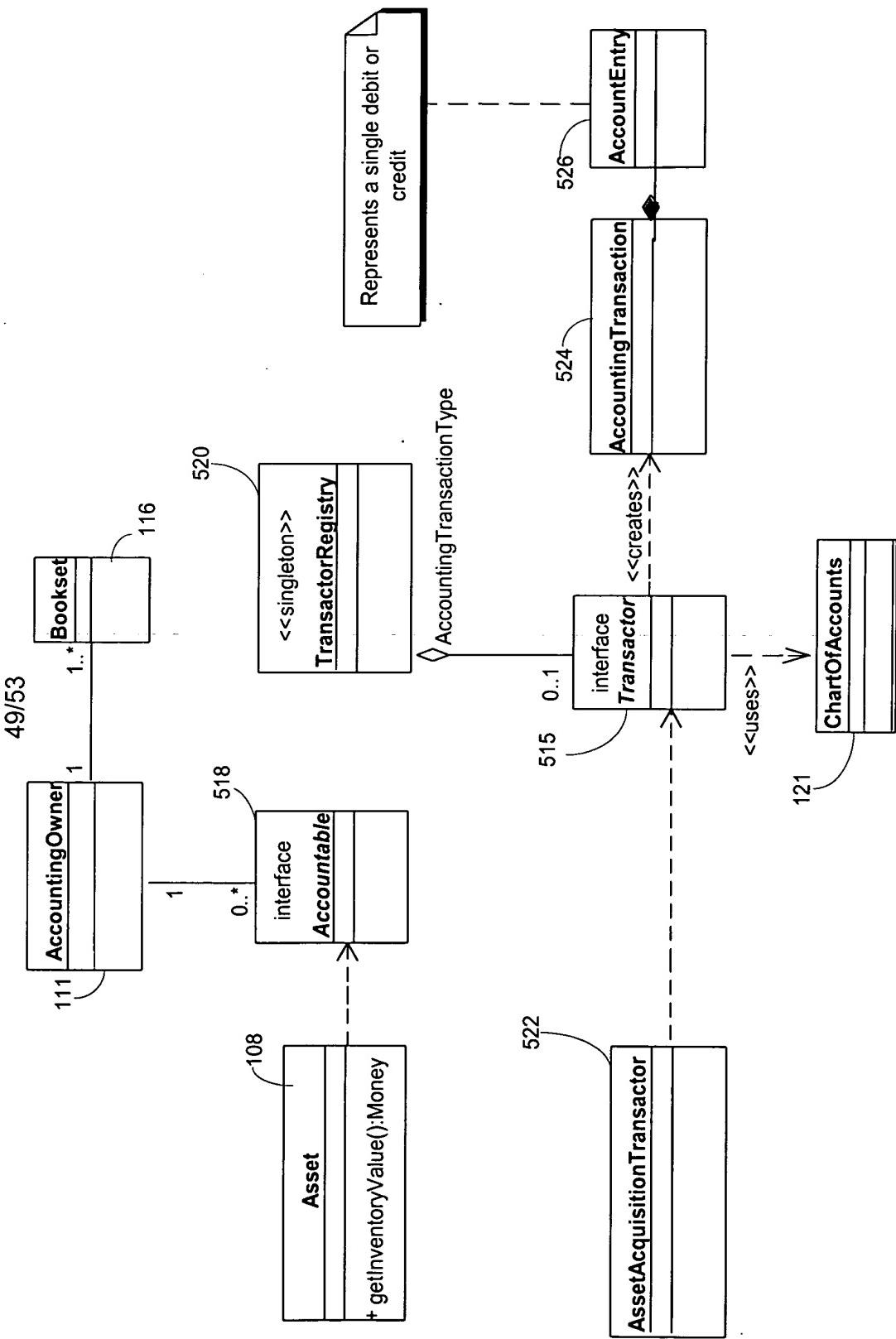


Fig. 23



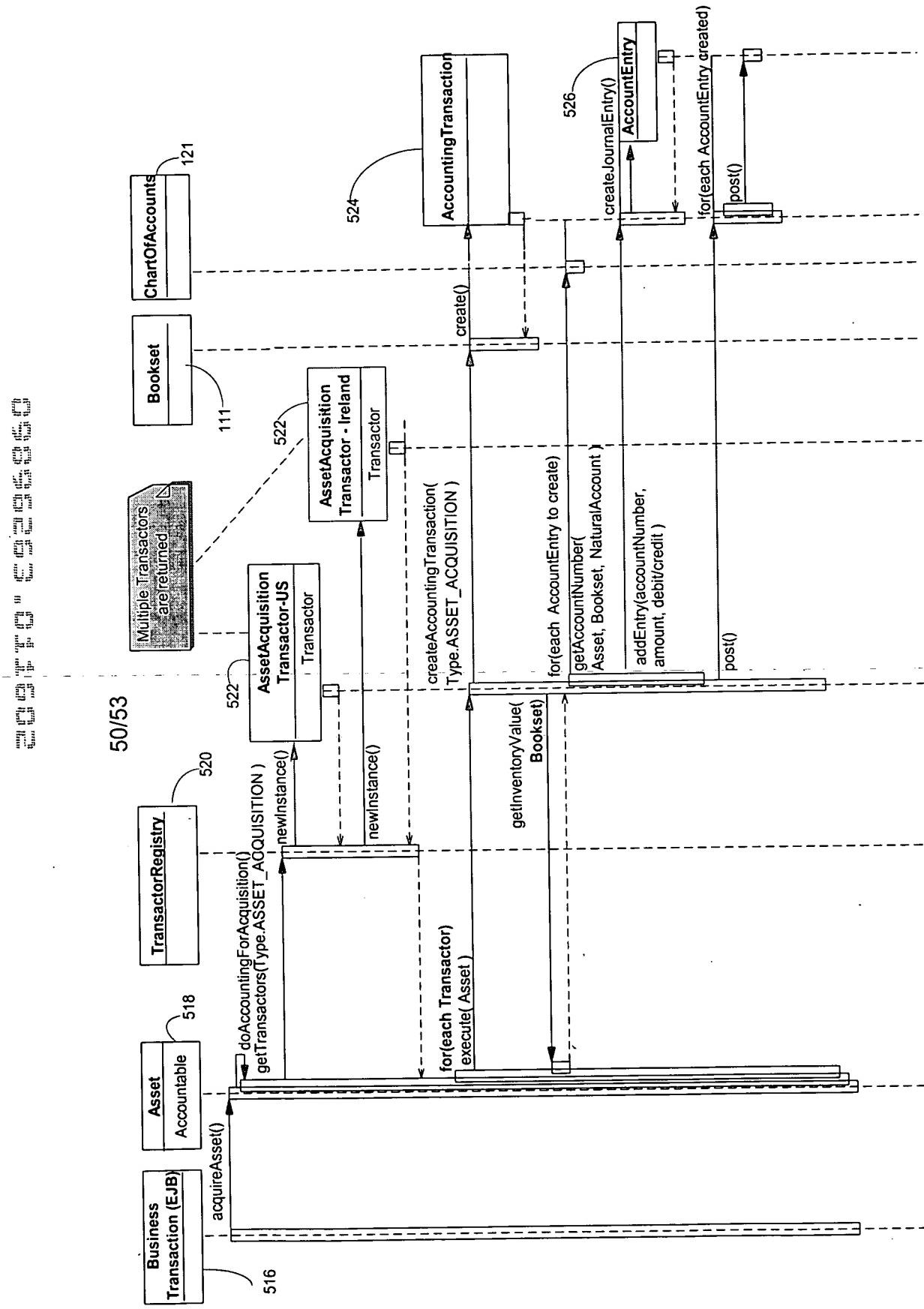


Fig. 24

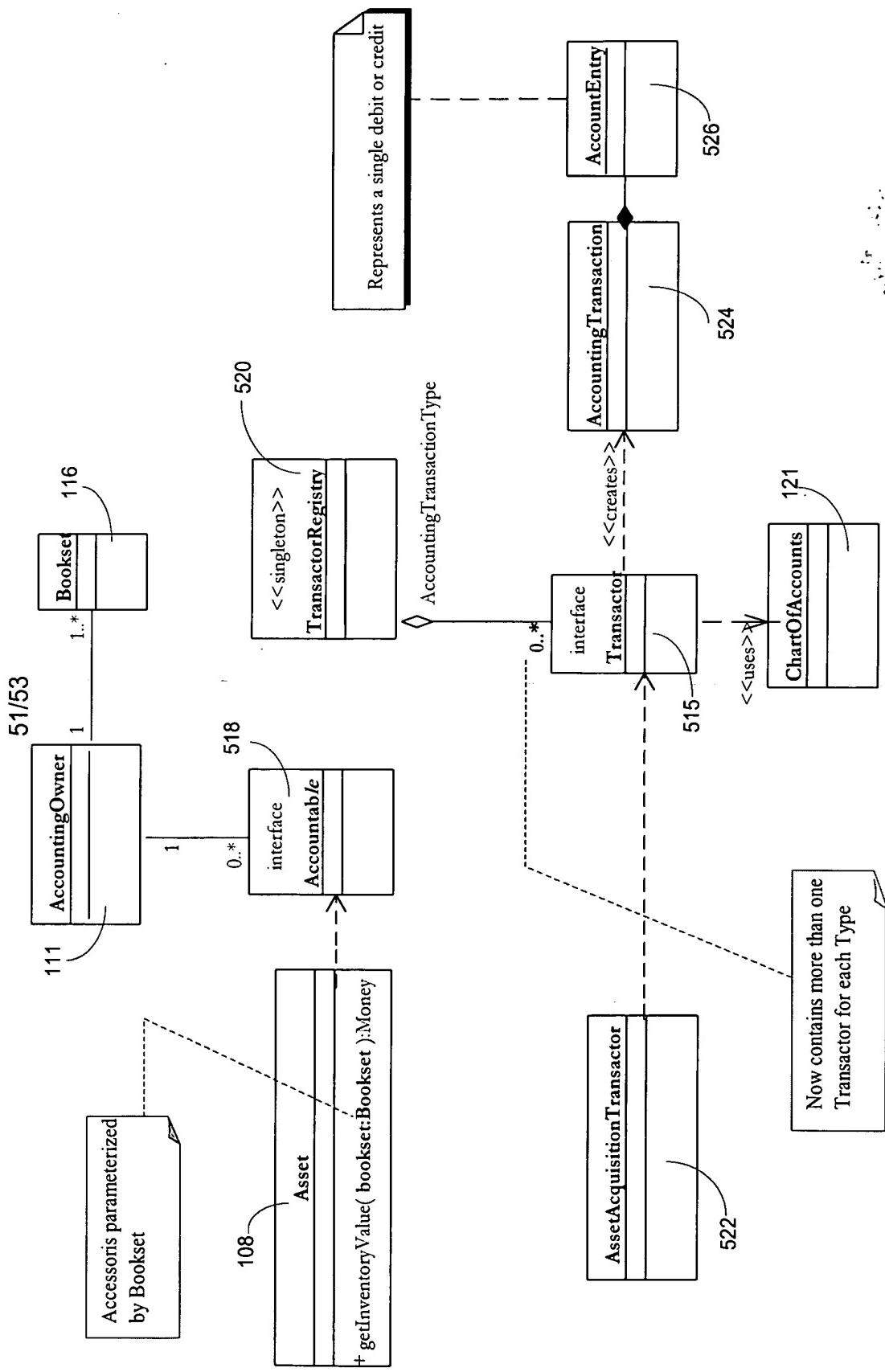


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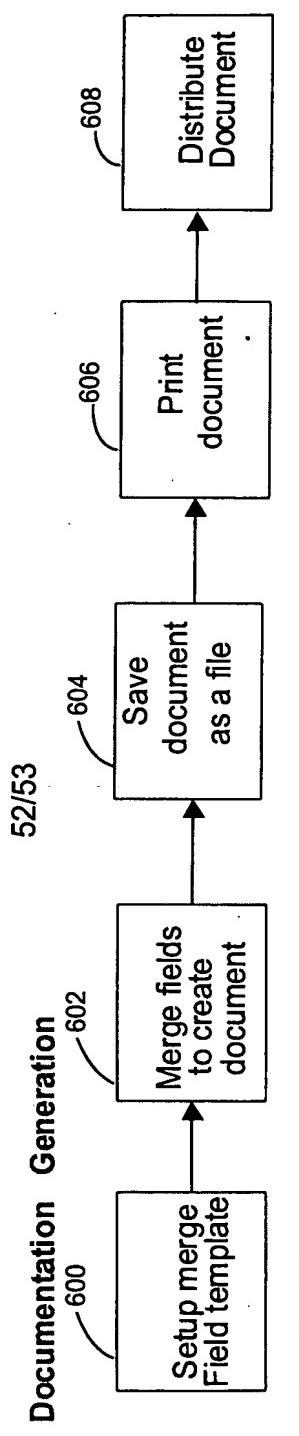


Fig. 26

Tracking (Lease Agreement Level)

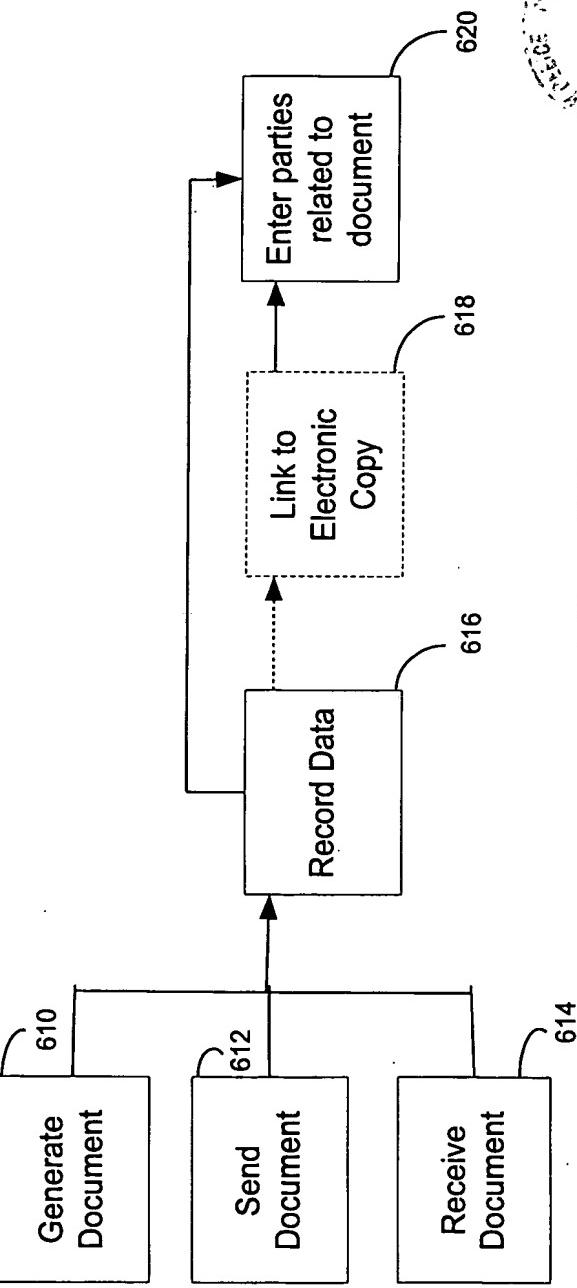
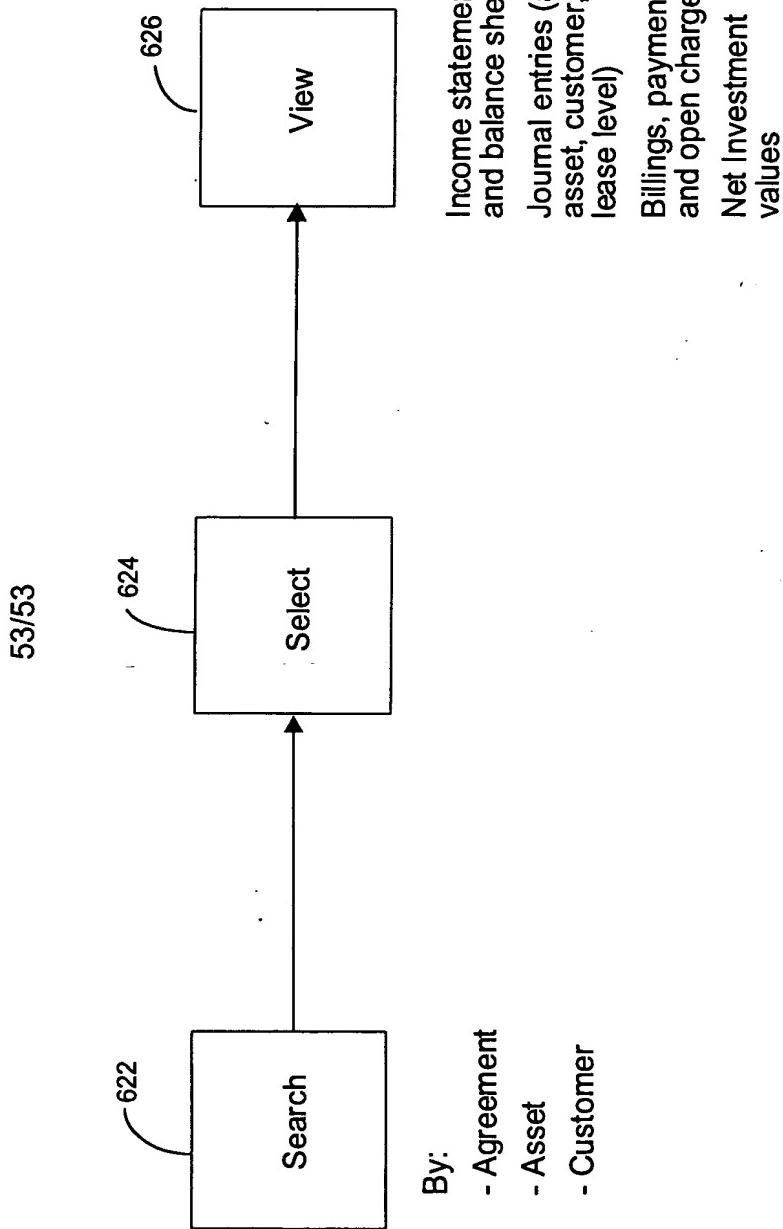


Fig. 27

Fig. 28



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